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We beg to state that we decline to return or to enter into correspondence as to rejected communications; and to this rule we can make no exception. Manuscripts not acknowledged within four weeks are rejected.

NOTES OF THE WEEK.

"I should like to know what was in the Prime Minister's mind", remarked Lord St. Aldwyn in the Lords' debate on the Government's finance last Monday. "He knew when he spoke on 2 December when the old Parliament would be dissolved, and when the new Parliament would assemble; and why then did he suggest, with his knowledge that the passing of Supply would be necessary, that the first act of the new Parliament would be to carry the Budget? I suspect the Prime Minister thought he would be in a position in the new Parliament to come down to the House of Commons and ask them to suspend their Standing Orders and pass the Budget by a simple resolution."

Lord St. Aldwyn is an old and a very shrewd student of the parliamentary mind. He missed the highest honours in public life, but not through defect in understanding, and it is likely he has seen into Mr. Asquith's mind clearly enough. The unlooked-for loss of a hundred seats instead of the looked-for gain of perhaps fifty explains the whole business. If the hundred seats had been won by the Liberals instead of by the Conservatives, one would not mind "guaranteeing" that "the first act" of the Government would have been to "ram" home the Budget.

But does not Lord St. Aldwyn carry courtesy to the Government in their difficulties a little too far? When he says that nothing they are misdoing now is due to party motive he naturally pleases the Lord Chancellor; but it is rather rough on Lord Lansdowne, who made a spirited attack on the Government at the start of the debate, and it is probably quite untrue. The refusal to collect the income tax at once, and so save the country further heavy loss, strikes us as

about the worst thing in a hundred years of party politics. It is a considered bit of cunning to pile up a case against the Lords, or it is a bit of pure party spite. It is hard to think of such a thing without growing hot. Conservatives must "ram" it home on every platform. It is to be hoped the Central Office and its agencies have got their leaflets out on the matter.

In the debate on income tax in the other House lately Lord Hugh Cecil said he inclined to change his view—it was Government inefficiency rather than party motive that was muddling the finance thus. We doubt whether the Government really merits Lord Hugh Cecil's charity any more than it merits Lord St. Aldwyn's charity. The truth is the Government has for some time past been bent on chaos as a weapon against the Peers; first it hoped for chaos by fair means, and as this was not forthcoming it has gone in for chaos by foul means. There is no explaining away the income-tax scandal.

The malevolence of this cynical waste of public money is really startling. The Chancellor of the Exchequer was questioned on Wednesday by Mr. Norman Craig, who is one of the quickest and ablest new men in Parliament. The Chancellor says that £197,000 has been deducted from dividends on Government stocks. It has been put to a suspense account, and the Government seems rather to glory than otherwise in the fact that it is not bringing one farthing interest to the nation! The whole thing looks like a plot between party politicians and red tape. Whenever it leaks out that a hundred thousand lies idle here, or a million has not been collected there, the Government and its newspapers point out that this comes of the Lords flinging out the Budget.

But Thursday in the House was really quite a red-letter day in the calendar of all political tricksters. Mr. Asquith and Mr. Lloyd George are bent on nicely timing chaos. It is to be kept within six weeks' call! The idea is to make it impossible for the Unionists to carry on the King's Government if the Irish—despite Mr. T. P. O'Connor and Mr. Dillon and their henchman, Mr. John Redmond—kick the Radicals out. Well has this

Government been called the Cabal—C standing for Churchill, A for Asquith, B for Birrell, and L for Lloyd George.

The Government game now is to coax the Redmondites into the belief that the Budget is the very thing to suit them. Government journals welcome effusively the least word from an Irish M.P. that is not very hostile towards the Budget. On Wednesday Mr. Lloyd George was very wily. He allowed Mr. William O'Brien to set a trap for him, and one is bound to say that ere the business was over it was Mr. O'Brien who was in the trap. Mr. O'Brien must toast his cheese a good deal better if he is to catch his Taffy.

Treasury figures were artfully produced to show that Ireland by the Budget got some hundreds of thousands at the expense of the rest of the United Kingdom. In short, to feed the Irish pig the Chancellor of the Exchequer has robbed the British hen-roosts. We hope the Scotch, Welsh, and English working classes will value the Government's generosity. The working man has to pay more for his tobacco and his beer because Ireland is to score a matter of £1,600,000 by the Budget! It comes to this—if what the Irish say be right, the Budget is grossly unjust to Ireland, and if what the Government figures say be right, the Budget is grossly unjust to Great Britain.

Nothing so mysterious has happened for a long while as the sudden resignation of Sir John Bigham. The President of the Probate, Divorce and Admiralty Division, to give him his full title, is only in his seventieth year, and it seems only the other day that he was promoted to succeed Sir Gorell Barnes, now Lord Gorell. The work of the Divorce Court cannot be a very severe mental strain. Why, then, has Sir John Bigham, a particularly young man for his years, allowed himself to be pushed upstairs into idleness in a Chamber which is shortly to be extinguished? If Sir John Bigham were a Radical, one could understand his allowing himself to be shelved in order to make way for Sir Samuel Evans. But Sir John sat in the House of Commons as a Unionist, and there is no reason why he should oblige the present Government. Quite as unusual is the passing over of Mr. Justice Bargrave Deane. Since the establishment of this division, it has been the custom for the second or Admiralty judge to succeed the President. Butt succeeded Hannen, Jeune succeeded Butt, and Barnes succeeded Jeune.

We noticed that on the day the appointment was made public a distracted counsel made some urgent application to Mr. Justice Bargrave Deane in the absence of the President. He was repelled by the judge with extraordinary, though in the circumstances not unnatural, irritability. Sir Samuel Evans is popular personally on both sides of the House of Commons. But the Divorce Court is the very last judicial place for which public or professional opinion would have selected him. Sir Samuel has not, perhaps, tried to be a "grave and reverend signor"; but the trick of it is, we suppose, as easily learned as anything else. Under Butt the Divorce Court showed signs of degenerating into a bear-garden, a fate from which it was rescued by Lord St. Helier and Lord Gorell. We feel sure that the new President will not be less serious and dignified than his immediate predecessors. There is something quite ridiculous in Mr. Rufus Isaacs being professionally under Sir William Robson. Measured by money, the Solicitor-General's opinion is worth ten times as much as the Attorney-General's.

Mr. Isaacs is the opposite of Sir Samuel Evans. He is in politics solely because he is a very great advocate. The Bar will feel that this time, at any rate, a man has been made a law officer working at the Bar, and not for talking in another place. The Conservatives of Reading are, on the whole, well advised not to oppose Mr. Isaacs' election. He is popular on both sides, as

he could hardly help being. There would have been a suggestion almost of malice in opposing him. Very different was the position in Ilkeston. It is satisfactory that Colonel Seely should have fallen short of Sir Walter Foster's majority by over eight hundred.

At the age of eighty-five Lord Halsbury took his seat the other day in the Court of Appeal, and heard several cases. The Lord Chancellor and the ex-Lord Chancellors are members of the Court of Appeal, and at rare intervals sit there with the Lords Justices. But we do not think that Eldon or Lyndhurst, though both lived to a very great age, surpassed Lord Halsbury's performance. Lord Eldon died at eighty-seven, but he retired from all work for several years before that. Lord Lyndhurst confined his activities in his marvellous old age to leading the House of Lords. Brougham may have sat in the Privy Council or in the House of Lords (Judicial Committee) at a later age than Lord Halsbury; but, any way, it is a very fine performance.

Training Colleges came up for debate on Thursday. The new regulations for the year will soon be issued; so Mr. F. E. Smith was quite right to bring up the matter. Mr. Runciman last year feebly abandoned the attempt he had made to secure in undenominational colleges some sort of religious training for those who were to give "simple Bible teaching". He will hear a good deal more about this. And we sincerely hope Conservative members will give a lead that will prevent the Bishop of S. Albans giving away Church Training Colleges any more.

The point of the fair-wages debate was the discovery that the Government were in some cases not paying a living wage. A living wage does not mean bare existence but a decent living, and twenty-three shillings a week is not enough in London for a man and his wife and children to live decently on. And some women employees apparently are not paid more than nineteen shillings a week. The Government ought not to pay any of its adult workers so low a wage. Even were it shown—we greatly doubt if it could be—that these wages were not below the standard of the good private employer, it would still be wrong for the Government not to pay better. Whatever may be said as to private employers, there can be no question that the Government ought never to pay less than a decent living wage.

Mr. Whittaker Thompson, the Municipal Reform "selection" for the chairmanship of the London County Council, is a very favourable specimen of the political industrial. He has laboured like a galley-slave at the administration of London both on the School Board and the County Council for years, and no one has done better work. He has contested two forlorn hopes, fighting the Otley Division of Yorkshire at elections when it required a good deal more than courage for a Conservative to stand in such a place at all. If public and political services deserve reward, Mr. Thompson has earned his. Certainly the comparatively modest glory of the temporary chairmanship of the L.C.C. will be no wondrous return for his much-enduring toil. No one doubts that he will make a capital chairman. His humorous good nature is exactly the temper for it.

It will be hard on Mr. Thompson if the closeness of the election should keep him out, but it is doubtful whether his party can command the chairmanship. The temptation to them to collar the aldermanics is very great; and, if they yield, they will be able to make a very good case for themselves. The Progressives decline to meet them half-way and arrange a non-party régime; and, were they in the Municipal Reformers' place, would certainly take the vacant aldermanics without a moment's hesitation. But their opponents should show the Progressives a better way. The aldermen were not intended to be merely party men. The idea was to introduce a continuing element which would

steady the purely party forces. We hope Municipal Reformers will play the big game, dividing the aldermen fairly in scorn of party consequences.

The Indian Budget is not altogether satisfactory. Old sources of revenue are drying up and expenditure is not on the ebb. The present state of the country with its "reformed" Government makes any addition to direct taxation impossible. Moreover, it has been the policy of recent years to remit large portions of indirect revenue. The railways, also, are disappointing. Fresh ways and means must therefore be devised. Here there is a certain want of originality. Putting aside the increase of the duty on silver, the Finance Minister is going to make things good by raising the duties on spirits and tobacco. The increase of the tobacco duty will have a protective effect and bring in little revenue. Already Bristol and Liverpool are feeling the pinch. Altogether the Indian Budget does not promise very well.

The Army Estimates for the coming year show an increase of £325,000 on those of the current one, and reach a total of £27,760,000. No very great changes are contemplated, the principal being the provision of six new cavalry depots, where all the cavalry recruits will be drilled for about three months before despatch to their regiments. Henceforth the fourteen line cavalry regiments at home will be affiliated to the fourteen abroad in pairs, as with the infantry. The re-arming of the infantry with the larger-loading rifle is to be completed during the year. An additional sum of £100,000 has been provided for manœuvre purposes; and during the course of these a complete regular division will take the field in its full war strength. This will be effected, either by inviting reservists to come up voluntarily for a short period—the better method—or by temporarily filling up the ranks of the particular division selected from the peace establishment of other units. It is also proposed that portions of the Territorial Army, excepting the artillery, shall take part in the manœuvres. A census of horses is to be taken by the police. But if there are not horses enough in the country, it is hardly likely that the census will have very remarkable or even useful results.

The Naval Estimates may be taken as the Government's confession of neglect in the past. They provide for the expenditure of £40,603,000, and are the largest on record. They exceed the figure for 1909-10 by nearly five and a half millions sterling. Little Navyites are aghast. But if the Government were to carry out their pledges, the sum to be spent is the least they could demand. The increase is mainly accounted for under the head of new construction. This item amounts to over £13,000,000, but of that less than a million and a half is for ships to be included in the new programme. The balance will be spent on ships already under construction.

There are to be five new Dreadnoughts, five protected cruisers, twenty destroyers, and a number of submarine boats. The number of men is to be increased by 3,000, bringing the total up to 131,000—none too many for the demands which may be made upon them. By 1912 we should have twenty ships of the Dreadnought type. Whether the Colonial cruisers, for two of which the Government are now considering tenders, are included in the total is not quite clear. On one point Mr. McKenna has made an explicit statement, which may be taken as a counterpart of the German Chancellor's. The programme is drawn up with a view to preserve the British standard, not upon the assumption that any other Power is constructing a navy with hostile intent against Great Britain.

The tone of the debate in the Reichstag on the second reading of the German Navy Estimates was moderate and friendly. Herr von Bethmann-Hollweg stated that

Germany's naval policy was "directed solely towards procuring the free development of Germany's resources in industry and civilisation". There is no need for us to look beyond his words, provided that our own part is well done. Great Britain builds to be safe against all comers. Therefore we are not concerned to read between the lines of a statement by any single foreign Power, especially when that Power is professing the friendliest of feelings.

Herr Südekum's speech on behalf of the Socialists was a real tour de force. If Germany builds ships, the English will be frightened. If the English are frightened, they will send back a Conservative Government. In that case England will get a tariff. That would drive German Protectionists to despair. Therefore let Germany build less ships to keep off the dreadful day. There's a speech should put heart into Tariff Reformers.

France continues to revise her tariff on protectionist lines. When concessions are made they are made to Belgium and America. For Great Britain matters become worse. Of course, the British Government are making "representations", but there is small likelihood of their doing any good. The duties on heavy machinery, which hit the British producer harder perhaps than the others, are either to be maintained or to be raised. In the case of agricultural machinery, while the minimum duty on the classes imported chiefly from England has been raised, the corresponding duty on the heavy classes imported from the United States remains what it was. The United States can hit back. So much, as the President of the Sheffield Chamber of Commerce says, for the entente cordiale!

What has just happened to M. Duez was bound to happen sooner or later. When a man, virtually untried, with nothing behind him but a clerk's experience, can become an official liquidator, and be put into a position where he has control of large sums of public money, it is a pure gamble whether or not an accident will happen. M. Duez was not a clever swindler. As one of the official liquidators of the property of the French religious orders he became accountable for certain sums. With part of this money he speculated clumsily upon the Bourse, and lost it. There is only one way out of this kind of thing. The French Government must look more closely to the status of their public servants.

Sordid as the case is, there was humour—all the better for being unconscious—in M. Duez' defence before the Juge d'Instruction. It simply amounted to this—that he "had not profited" by the money he had taken, but had lost it all "in unfortunate speculation". Here is a new theory of punishment. Punishment, if we read M. Duez rightly, is a way the law has of taking it out of a man who has had a good time in the law's despite. Accordingly the law has no right to punish a man who has had no run for his money.

Every country, to be in the fashion, must have a constitutional movement. Accordingly the subjects of the Prince of Monaco—twelve hundred in all—have risen against their sovereign. They have pointed out that he is the only autocrat left. Russia has a Duma; Turkey has a Parliament; Persia has a Mejliss. The Prince must hold the fort—for all our sakes. All will be well if only the Army keeps touch. It all hangs upon that. There are several hundred men in the Army.

Rear-Admiral Peary, it seems, has yet to make good his claim to the North Pole. The sub-committee of the Naval Committee of the House of Representatives has decided that he shall not be honoured till his proofs have been allowed. Time was when everybody was ready to believe in Peary, because he was so decidedly

a safer horse to back than Cook. In comparison with Cook's claims Peary's were solid enough. Now that Cook is out of the way it is Peary's turn. Certainly it was unwise of him almost to treble his pace as soon as he was free of witnesses.

It is good to know that the brutal traffic in worn-out horses between London and the North Sea Continental ports is sternly scanned. The King and Queen have commanded a full report to be made to them, and the matter has been raised in the House of Commons. No one defends the traffic, and all who have the power are doing what they can. Between them the Board of Agriculture, the R.S.P.C.A., the County Council, the police, and the magistrates have seen to it that the bad cases are detected and punished. Lord Carrington, in fact, had no fault to find with the report drawn up in obedience to the Royal command. He hoped—and rightly—that the local authorities in the North of England would take the matter up in the same whole-hearted way.

The Borough Council of Battersea were lucky in being beforehand with the law in the matter of the "Brown Dog". Here, at any rate, is obvious good the Municipal Reformers have done. The dog was there merely to please a few faddists, and it cost a great deal to keep up. It was a standing insult to the medical profession, and, naturally enough, was actively resented by its younger members. The Borough Council was wise in its decision, and smart in the way the thing was done. There was not even a riot. It is absurd that such a matter should, before or after, be allowed to waste the time of the Courts.

Ladies' colleges are gradually expanding into the full imago. One by one they take on, or rather put out, the various characters of an Oxford or Cambridge college. Girton was the first to come out of the egg; and the pupa—perhaps we should more happily say the nymph—is showing clearly the perfect characters. Organ scholarships are given by many of the larger colleges, and now Girton is able to announce a competition in June for an organ scholarship of £50 a year for three years. We hope the field will be good. When is Lady Margaret, Oxford, going to have an organ scholar?

Bishop King probably seemed to everyone who came under his personal spell the most literally Christ-like man he had ever known. That the "Christ's humble man" of à Kempis should become Bishop of Lincoln—one of our princely bishopricks—is a fine thing. The State cannot be wholly materialised which made such an appointment, nor the Church worldly which welcomed it. One would forget the malicious ill-judgment which selected such a man for attack. Even Lord Grimthorpe regarded the Lincoln prosecution as a disastrous mistake. However, all contention round Edward King died down utterly long years before his death. In Lincolnshire he lived in an unruffled calm. All loved a man who himself loved all. The fine thing about King was that he won the love of all—at Lincoln as at Oxford, dissenters, churchmen, Radicals, Conservatives—without surrender or disguise of a single one of his very strong convictions; for he was "broad" neither in theology nor politics.

He was a strong Tory all his life. Liberalism was alien from his Churchmanship and his nature. Probably very few had seen him in the House of Lords until he came up in December to vote against the Budget. It reminded one of an old story that when he received the offer of Lincoln from Mr. Gladstone he was so surprised that he doubted if the Prime Minister could mean it, and in his answer reminded Mr. Gladstone that he had never given a Liberal vote in his life, and never expected to. Gladstone rose to that occasion, as he would do. Such things showed Gladstone at his best.

PARTY FINANCE.

THE old saying that finance depends on policy is receiving a very sinister interpretation at the hands of his Majesty's Ministers. The policy of the Government is to make the mass of voters, who have neither the time nor the knowledge to understand finance, believe that there is no revenue because the House of Lords rejected last year's Finance Bill. In order to support this gross public lie, the Chancellor of the Exchequer brings in a Bill to enable him to borrow money, although it appears from an answer given to Mr. Bowles that the borrowing powers conferred by the Appropriation Act of 1909 are still unexhausted to the extent of some £90,000,000. Further, the Prime Minister has the effrontery to pretend that there is no time before Easter to go into Committee of Ways and Means on the financial resolutions which must precede a Finance Bill, because there are supplementary estimates and votes on account to be taken in Committee of Supply. This pretence has been already exposed by the facts that the House of Commons has frequently risen about half-past seven and that the supplementary estimates have been rapidly voted. The Government know perfectly well that all the necessary resolutions in Committee of Ways and Means would be passed without opposition except three—namely, those which relate to the land taxes, the increased duty on spirits, and the increased scale of licence duties. The licence duties are estimated to bring in £2,100,000, the increased spirit duties £800,000, and the land taxes nothing. Therefore, by proceeding without those resolutions, the Government would only be short of £2,900,000, which they could easily borrow or take from the Sinking Fund. Why do they not bring in the other resolutions? Why, indeed, do they not pass the unopposed resolutions, and bring in their Finance Bill without the land and liquor clauses? Such a Finance Bill would pass rapidly through both Houses of Parliament, and might by this time be an Act. All the confusion and uncertainty and borrowing would have been avoided, and our credit as a nation of business men have been saved. Not only would this have been the convenient and sensible course, but it is the plain constitutional practice. When a Government finds that it cannot carry its Budget it ought either to resign or to modify its Budget in such points that it can be carried. This Government refuses either to resign, or to modify its Budget, or even to introduce it to that House of Parliament which, it pretends, has the sole control of finance. By this conduct the Government is robbing the nation of its revenue, and withholding from the House of Commons its financial authority. This grave constitutional scandal is being perpetrated for the lowest party ends. The rejection of a Budget is a rare event; and it is instructive to recur to the last instance, and to compare the conduct of statesmen twenty-five years ago with the conduct of those of to-day. In May 1885 Mr. Childers, Chancellor of the Exchequer in Mr. Gladstone's Government, carried his financial resolutions in Committee of Ways and Means. Three or four weeks later, towards the end of the first fortnight in June, the second reading of the Customs and Inland Revenue Bill (as the Finance Bill was then called) was defeated on an amendment *raisonné* declaring that it was inexpedient to levy an increased duty on beer and to increase the succession duty. Lord St. Aldwyn in an interesting personal passage recalled this in the debate last Monday. As it was impossible to dissolve Parliament before November owing to the Redistribution of Seats Act, Mr. Gladstone resigned and Lord Salisbury took office with a majority against him in the House of Commons. Within a month, on 9 July, Sir Michael Hicks Beach appeared as Chancellor of the Exchequer and asked the House of Commons to re-pass the financial resolutions they had passed in May without the two resolutions relating to beer and succession duties. This was done at once, without discussion, and the Customs and Inland Revenue Bill was again introduced a month later (without the obnoxious clauses), and passed through all its stages before the end of August. The few millions that were lost by the

beer and succession duties were obtained by borrowing. Thus within two months a Budget was defeated and a new one introduced and carried. But those were days when the national finances were in the hands of serious statesmen, and it is very edifying to read the speeches of Mr. Gladstone and Sir Michael Hicks Beach. How grave was their language; how genuine was their anxiety to save the nation loss and inconvenience by financial uncertainty; how public-spirited were their offers to assist one another in transacting affairs of common and national urgency! Contrast this conduct with the pitiful shuffling and dodging of Mr. Asquith, and the coarse clowning of Mr. Lloyd George! The interests of the nation, the transaction of urgent public business, are as nothing to these gentlemen compared with the dirty intrigues of their party game. Their one object is to make the ignorant electors think that the House of Lords has deprived them of £28,500,000, and to produce this impression they are quite content to let the financial business of the country get into deeper and deeper confusion. We are astonished that the Lord Chancellor should lend the weight of his name to the propagation of the despicable falsehood that the House of Lords is responsible for the present situation. The Lord Chancellor knows well enough that the result of the General Election has been a majority in the House of Commons against the Budget. Does the Lord Chancellor mean to say now, with the knowledge of the facts before him, that the House of Lords ought to have passed a Budget to which the majority of the constituencies are opposed? If he does, it is queer constitutional doctrine to come from the Woolsack. The responsibility for the present situation lies with the Government, who refuse to submit their Budget to the judgment of the House of Commons. It is absurd to say that the Budget must either be carried in toto or not at all. Chancellors of the Exchequer frequently drop particular proposals which they find unpopular, and go on without them. There was Mr. Lowe's match tax in 1871, which was dropped, and there were Mr. Goschen's taxes on "pleasure-horses" and on wheels (the "weal-and-woe taxes"), which were dropped. Mr. Lloyd George refuses to drop his land and liquor taxes because it is by the action of the House of Lords that the country has been enabled to pass judgment on them. The events of the last two months throw a strong light on the proposal to deprive the House of Lords of all power to reject Finance Bills. The control of taxation, the most important power of Government next to the command of the military force, would then be solely in the hands not of the people's representatives, but of the Cabinet of the hour.

THE LORDS AND "REFORM".

THE heroine of an Ibsen drama heard "harps in the air". Her case was solitary. But multitudinous the voices with which men—they know not why—are shouting that the time has come to reform the House of Lords—they know not how. A singular frenzy from time to time besets Englishmen to hurry into this or that decisive action, weighing neither its grounds nor its consequences—incalculable almost always and often enough irrevocable. Most of us in England, at any given time, are saying, under different forms perhaps, fundamentally the same thing. Where politeness and more Dreadnoughts are indicated, the common goose, studying neither to be civil nor to get ready, cackles (in effect, if in various notes of quackery) that war with Germany must come. And some of our wars—not certainly the South African, but the Crimean, for one name of glory and gratuitous sorrow—have actually been made inevitable that way. In the case of the Crimea its opponents denounced the war rather because they barred all wars on principle than because that particular war could serve no useful purpose. The thing is an epidemic, in fact. Is it not said that when you asked the average native of India after '57 why the great rebellion came to pass, the

answer in nine cases out of ten was, "God knows; a breath was sent into the world"? There are degrees, of course, in these epidemics of illusion. But the general cry that the House of Lords needs reforming, and that this reformation is not only easy, but in the interests of the State vastly desirable, is mainly unreflecting and mischievous cant, which Unionists will do well to analyse before any motive of supposed expediency carries them too "fearfully afar".

For when one comes to look at things soberly, what in simple truth do we desire which we have not? Or by what means do we propose to improve on that which we have already? Is it contended that an Upper House is not efficient which gets through its business promptly and without superfluous talk? In the Lower House, if you will, business is hung up while words multiply, until the thing has grown a scandal daily more patent throughout the country. But against that charge at least the Lords are immune. And the General Election has just discovered to the world the Upper House, in the rejection of the Budget and its reference to the electorate, as representing the deliberate view, and not the changing mood, of the people. No one knows, of course, how reform could well be brought about. But what can any reform do to better a Second Chamber with this one's record and character? No doubt we might achieve a second elective Chamber on the French or American model; but what would that mean but another and, if not a worse, improbably a better House of Commons, which, as experience and the cases of the French and American Senates show, must tend gradually to detract in influence and authority from the Representative Chamber? The truth is that as at present constituted the House of Lords, in the words of a friendly but acute American critic, "exists because it is the most democratic institution in England, and because in the long run it has been recognised as the Assembly whose opinion is as nearly as possible the opinion of the consensus of the competent". The same authority, Mr. Price Collier, remarks that "there is no Assembly where a man can go where he would be more certain of getting sound advice on every subject, from the higher mathematics and abstruse law down to the shoeing of a horse or the splicing of a cable". The point is that these very experts and men in authority tend, in the vast majority of cases, to be hereditary peers, not peers created. There are the great lawyers, of course, and there are certain ex-Governors, "made" not "born", as part of the system by which the Upper House receives invaluable fresh blood. But the fact remains that if you were to ask the veriest Radical to name the best, as well as the best-known peers, he would cite Lord Lansdowne, Lord Curzon, Lord Rosebery, Lord Crewe—all sons of peers. And the strangeness is not in that this is so, but that anything else should be supposed likely. Our House of Peers is, as has been stated, the most democratic of all assemblies. It is probably true enough that in a town-meeting in a city of Massachusetts the adult males present could trace back to male ancestors who attended that same meeting a hundred years or so before in greater numbers, in proportion to their total number, than could the members of the House of Lords to ancestors who had sat in that same Chamber. If the nobility of England has not commonly quarterings to satisfy certain Continental heralds, it has qualities to rouse the envy of most Continental critics, and for the self-same reason: perpetually it adds fresh blood to old, constantly absorbing the strong, the competent, and the successful. The sons of these men may not necessarily be brilliant. But they are the nearest examples which we can show of that scientific breeding which Mr. Bernard Shaw and the socialists are crying for, and they are apt to represent—take them for all in all—our highest average of efficiency. It may be urged, of course, that their numbers include with the best Englishmen the wild men—the asses, from which no assembly is free. But the asses in the Lords are uninterested enough in the proceedings of the Chamber not to appear there often, and they very seldom interfere in its business. Certainly they do not prevent business being disposed

of with efficiency and despatch. In the House of Commons, on the other hand, what Cabinet Minister is there who will not tell you that the asses are at it all the time, with the result, increasingly apparent in and to the constituencies, that business is smothered in speech, while the prestige of the "Grand Inquest of the Nation" steadily wanes?

The most serious argument against the retention of the Upper House in its present form would be its obstruction of social reform and continued resistance to the will of the people; if anything of the kind happened to be true. But there is not the faintest colour for such a supposition. Home Rule was hustled through the House of Commons in 1893; the Lords threw it out, and never since, save under compulsion from Mr. Redmond, has Home Rule been seriously mooted. The Lords, to repeat, referred the people's Budget to the people, and the electorate, in spite of the confused issues submitted to it, reduced its support of the Government which had brought that Budget in by over a hundred votes. There never will be a better illustration of the case than that homely one of Mr. John Bright's, quoted by Lady Stanley in a recent letter to the "Times". Mr. Bright had been given a cup of tea, and the tea was very hot. "What," asked his entertainer, "do you think of the House of Lords?" Mr. Bright poured some of his tea into his saucer to cool. "There," said he, touching his saucer, "is the House of Lords". Time enough to reflect the deliberate choice and will of the people is what we get from the House of Lords; that deliberate choice and will it does not nor can nor will resist. It intervenes only to save the people from committing suicide in a fit of passion. "Why the English themselves, or at any rate certain of their number, wish to abolish this assembly of picked brains and ability in every walk of life, from literature and chemistry to beer-brewing and railroad-making, I, as an American, cannot understand." That is our American Critic's conclusion, from which few gelid tempers will differ. Who, after all, seriously supposes that the substitution of a second elective Chamber, or even of the present House, by a system of election on the Scotch or Irish model (which might eliminate on the score of merit many worthy Liberal peers), can better what we have got?

But nobody does suppose it. All this cry to reform the Lords out of recognition has nothing behind it but the unfortunate fact that one party in the State is in a huge majority in the Upper House. The party game cannot be played there. House of Lords reformers are not seeking to repair a defect in the Constitution, but a defect in a cherished pastime. And we are not sure that a more self-respecting line were not that of Mr. Belfrage and other honest extremists, who go the whole hog and desire—logically enough—a single Chamber.

MR. HALDANE ON WAR.

MR. HALDANE is still optimistic as to the efficiency of his plans to provide an army on a voluntary basis. But the inevitable force of circumstance has compelled him to admit at last that his Territorial artillery can never do more than produce a "very fairly efficient force". This is, of course, what every expert worth his salt told him from the first; and he emphasises their judgment by telling us that these Territorial batteries cannot take part in the Army manœuvres—in which, by the way, this year the remaining arms of the Territorial Army are to be included. Neither his estimates nor his explanatory statement nor memorandum contains any new or remarkable features. Novelty was hardly expected, nor indeed was it needed. We have had enough of change and upheaval, and what the military machine now requires above all things is rest in order to systematise the Haldanean innovations. But although these, as we have said, must be given a fair trial, there are still some points and principles that we should examine and criticise. Of the innovations this year foreshadowed the most

important is the creation of six new cavalry depots. The history of this subject has been curiously contradictory. First we had a big and unwieldy cavalry depot, then we had none, and then we returned to almost the old plan. Now, however, we are to have the cavalry regiments definitely linked together like the infantry battalions, with depots at Woolwich, Dublin, Edinburgh, Liverpool, Scarborough and Bristol. It is too early yet to pronounce any definite opinion on the subject. All we hope for is some finality. We are also again to have an Inspector of Cavalry, who in war time will become the Cavalry Commander. This seems sound. But we hope at the same time that the very useless post of Inspector of Infantry will be abolished. There is also to be an increase in the cavalry establishment. Recent manœuvres have shown it to be too small. But we can hardly regard the addition of 252 men and 504 horses as enough to meet the occasion.

The primary point of principle is: Has Mr. Haldane provided us with military forces equal to the several circumstances they will be called upon to face? Recruiting for the regular Army is, we are told, so satisfactory that we are able to pick and choose, and only take the best of the material available. Perhaps; but the Army is certainly weaker than it was before Mr. Haldane and his colleagues came upon the scene; and the picture of Mr. Lloyd George entering into the whole matter with great zest at the manœuvres, and at once putting his finger on weak spots, does not move us. In spite of much talk, no case whatever has so far been made out for the surrender of the Government to the extremists three years ago in cutting down the regular Army by some 20,000 men and destroying a considerable number of existing cadres. No circumstance, either in the liabilities of the Empire or in its relations to foreign Powers, can possibly have justified this step. It is true that a Territorial Army has been created, or at any rate the name has. But this force is no stronger than the old Volunteers; and although its superior organisation must be a source of strength, we see no evidence as yet of superior quality to the Volunteers it superseded. The failure of the artillery experiment has in effect already been admitted. But in addition surely no sane individual, who knows what he is talking about, can assert that with the very limited training it receives it can in any way be deemed capable of meeting the very highly trained and organised foreign troops it will have to meet, if it ever meets anybody. The Special Reserve, or the Militia, also seems to give rise to some anxiety. The question of finding officers is to be relegated to the favourite device of submitting it to the consideration of another committee, surely a case of putting the cart before the horse. That should have been done before the old organisation was destroyed. No doubt the Special Reserve has gained in efficiency, through the instrumentality of the regular officers who are now affiliated with it. But this is essentially a peace organisation; because we all know very well that on the outbreak of war, at any rate on a large scale, all these officers will be required by their regular units—to which in the Army List they are shown, by the favourite Haldanean device of counting heads twice over, as also belonging. At such times there is always a feverish demand for officers, and there is no reason to suppose that matters will be different in the future from what they have been in the past. Thus we hold that the plight of the Special Reserve will in such cases be almost less satisfactory than it was in the days of the old Militia. These at any rate, whatever their shortcomings, were trained to rely on themselves, as they had only the adjutants and possibly a few retired regular officers to fall back upon. But now, after being trained to rely upon the regular contingent, the Special Reserve officers will have to depend solely upon themselves when the time of stress comes.

The consideration whether Mr. Haldane has supplied us with the military forces we need leads naturally to the larger issue, Can we get them by the means at present employed. We pass the question of the regular Army,

which is good enough for anything as far as it goes, at any rate as regards personnel. We are now concerned mainly with the Territorial Army, the force upon whom will fall the duty of defending the country when the regular Army has sailed either for some offensive purpose or, as is more likely, to defend some outlying and distant portion of the Empire. The very nature of the voluntary system, of course, prevents the attainment of a high, indeed the necessary, standard of efficiency. This is very clearly seen by the system which provides that the continuous period of training is only to begin when the crisis is actually upon us. At the very outset this provision is absurd. It demands too much. What right have we to assume an interval of six months at the outbreak of war to repair the neglect of previous preparations?—without this the Territorial Army would be incapable of taking the field against a regular opponent, unless it had a preponderance of numbers which we cannot count upon. The immense gain of compulsion is that the continuous period of training would precede instead of following the outbreak of war. This point Mr. Haldane will not, or more likely cannot, contemplate.

THE FERMENT IN GERMANY.

THE really good German has for an official much of a dog's feeling for his master. Even the socialist in private life treats the official as a sort of superman. To hold up bureaucracy to ridicule, therefore, is to attract the attention of the whole Teutonic world. All Germany laughed over the Kopenick hoax, and has, perhaps, never felt quite comfortable since, whereas an even more audacious hoax of our own naval authorities passed almost unnoticed in the British press. So there is real significance in the success of the trick practised on the Berlin police last Sunday. The "Vorwärts", which has all along conducted its campaign with skill, announced a demonstration in Treptow Park. The police countered with a prohibition. The socialist organ then suggested that the park was an admirable place for a Sunday walk; whereupon the police retaliated by closing the park for the day. Then the "Vorwärts" issued secret instructions, with the result that an enormous crowd suddenly descended upon the Tiergarten—the Hyde Park of Berlin. It waved the Red Flag on the steps of the Reichstag; it sang the "Marseillaise" and it swarmed down the Avenue of Victory past the statues of Bismarck and Moltke; and, before police reinforcements had come up, it quietly dispersed.

In the Landtag the Government has fared almost as badly as in the Tiergarten. Conservatives and Centre have come to an agreement to maintain indirect election, which the Government Bill abolishes, and to introduce the secret ballot, which the Government Bill refuses. Herr von Bethmann-Hollweg now finds himself without a single supporter. His position is ignominious in the extreme; he must either withdraw his Bill or surrender to the majority. The chances are that he will surrender and that the Bill as amended will pass into law. The whole episode will then officially be declared closed and the public invited to attend to other things. There is, however, little chance that the present agitation will be hushed up in this easy fashion. The coalition between the Right and the Centre has roused a storm of indignation, and the position of the Centre is by no means easy. The party's claim to democratic views has always been scoffed at by the anti-clericals, and a very strong attack is now being directed against this so-called "democratic" group, which voted against Prince Bülow's death duties, and which now refuses to assimilate the Prussian franchise to that of the Reichstag. Sober observers are of opinion that the Centre will lose seats at the next election, an event without precedent in German politics and thoroughly significant of the depth of public feeling. The Prussian franchise law raises, in fact, a really vital issue. Right through German domestic politics for the last century there runs a current of opposition to the dominant officialism. The opposition reached its height in the years between the revolution of 1848 and the

appointment of Bismarck in 1862. Sternly suppressed by that autocratic and truly great statesman, it revived upon the lapse of the Anti-Socialist Law twenty years ago, and has been gaining strength since. From the beginning the democratic parties of Germany have regarded the Prussian franchise as the very Palladium of bureaucracy; they will hardly acquiesce in a reform which simply removes a few anomalies.

It does not seem very probable that Herr von Bethmann-Hollweg will show himself able to deal with the difficulties which the next few months will bring forth. But this does not in any way imply that the bureaucracy will be defeated. Only those who know Germany can realise its all-pervading influence and the almost invariable obedience which it has hitherto succeeded in exacting. Moreover, the machine will inevitably profit by the cleavage in the ranks of its enemies. It is not too much to say that in Prussia and Saxony the average democrat is a revolutionary socialist, while in the remaining States he is either a constitutional Radical or a socialist who looks with favour on revisionist proposals for the postponement of revolutionary plans. The cleavage is natural enough. Würtemberg is practically a constitutional monarchy in our own sense of the words, and the common-sense reformer sees no need to disturb harmless institutions. Prussia, on the other hand, could not be democratised without a revolution, and the Prussian socialist is accordingly the avowed enemy of the established order. The present crisis is a Prussian matter; the campaign will be directed from Berlin; and no mercy will be shown to the weaker brethren. Indeed, the socialist leaders are more likely to be incensed than gratified at the union of the three groups of the constitutional Left, which has been finally accomplished in the last few days. It is this divergence between the revolutionaries and the reformers which will probably wreck the chances of democracy in Germany. Neither democratic party is composed of practical men. The whole of the Left wing is formed of theorists, not one of whom will abate one jot of his principles. Theorists are all very well in their proper place, but they are not the men to run an empire. The real strength of the bureaucracy lies in the fact that it governs. What is more, its methods are generally efficient. If the struggle which has now opened should end in the failure of the German masses to vindicate their claim to self-government, it will simply mean they are not fit for it.

L.C.C. COUNSELS.

WE need not begrudge the Progressives their jubilation over the L.C.C. election. They are apparently as much pleased as if they had cleared their opponents clean out of the Council. Let them chuckle. We would only remind them that they have done in this London election almost exactly what Unionists did in the General Election. We should rather like to know how they make out that they have won a sublime victory this time but that we were badly beaten in January. Then the word was, how marvellous we did not win more seats; in keeping a bare provisional majority they had done great things. But they did not do so well as the Municipal Reformers have done in London, for they are at the mercy, as they feel now to their bitter cost, of a third party, which may cut off their career any moment it chooses. The Municipal Reformers have an absolute majority, put the facts as one may, and can be beaten only by absences on their own side. How thankfully would Mr. Asquith snatch at such a position! It would be paradise after purgatory. In actual numbers the Municipal Reform majority, worked out proportionately, does not come to much less than Mr. Asquith's; for the Irish Nationalists obviously cannot be counted Ministerialist. If Progressives think their performance last Saturday legitimate matter for crowing, they must admit our performance in January equally fine and a very severe defeat for the Radicals. Consistently we do not pretend that the Municipal Reformers, because they have saved their majority from extinction, have escaped a very hard knock. They have had a very nasty jar, and most of them have the good sense not to blink it but face

the facts. They are not going about, as did the Progressives when the elected parties tied in 1895, saying "There will be no change, no change of any kind". Those very democratic gentlemen proclaimed from the housetops that they were going to ignore the result of the appeal to the people. To pretend you are representing the public and to make no difference in your policy when that public reduces your majority nearly to nothing is brazen effrontery. The Municipal Reformers are not going to be guilty of that. They very rightly approached the Progressives with a view to a joint arrangement to run the Council for the next three years on non-party lines. The Progressives, in the partisan spirit that never fails any variety of Radical, would not accept the offer. They decline to act with their opponents. This has been the Progressive view of the Council from the very beginning: to them it has always been a wire-pulling centre. The first Council need not have been a party body at all, and would not have been, had not the Progressives deliberately made it so. Conservatives did not fight the first election on party lines, understanding that neither political party would interfere. The Radicals promptly jockeyed them and won the first election, and have ever since run the Council as far as they could on the strictest machine lines. Their refusal to co-operate with the Municipal Reformers is especially bad, as it is a refusal to acknowledge the facts of the election; it is downright flouting the electors. An anti-democrat might honestly and reasonably act as the Progressives have done, but in them it is indefensible. The public will remember that the Progressives refused the invitation of their opponents to sink party differences in the interests of London.

On the whole it is perhaps not a bad thing that parties should have come back nearly even. The Progressives are not in power; they can do no harm; and the Municipal Reformers may do rather better. A stronger opposition may be no bad thing for them. We are not entirely surprised that the public did not unreservedly commend them at the polls. At the time of the 1907 election we said that they were making too much of mere reduction of rate; they were encouraging expectations of reduced total expenditure which we did not see how they would be able to fulfil. We mean "fulfil" literally: for they have reduced expenditure in many ways, still administering better than the Progressives, but they have not been able to reduce the total sum of rate. The truth is London administration is necessarily a hugely expensive business, and it is no good to pretend it can ever be otherwise. This, of course, does not knock out considerations of extravagance and frugality. No matter how high necessary expenditure may be, it will always be possible to spend more than you need. This, of course, is what the Municipal Reformers say; they do not mind spending a great deal, if the public service requires it; but they will not spend more than it does require. But we must still hold that their undertakings, and even more their commendation of those undertakings, suggested that the total expenditure on London work could be reduced to a figure distinctly below what they have found possible. The answer that only the increase—a most righteous increase—of education charges prevented a reduction of rate is not to the point. They knew they would have to pay their education bill like the rest; on the question of total expenditure and reduction it is nothing to the public—nor to the point—on which head it goes up or on which it goes down. Also we do not like the cry "Keep down the rates at any cost" as the general standpoint of administration. The Council's duty is to administer London well before it does it cheaply: if it can do it both cheaply and well, good; but the first duty is to do it well.

And there was a touch of over-individualism about the last Council. We should have thought that the melancholy history of the Moderates had taught their successors, who certainly smell much sweeter under another name, that the London public is persuaded that there is a considerable field in London for useful collective action. The mere mention of water and tramways ought to be enough. We do not say that

it was wrong to drop the Works Department. Whatever the case for it on paper, in fact, it seems clear to us, it was not a success. This may or may not have been due to individuals' incapacity; if it was, the whole history of the department does not hold out hope of getting the better men who could make it succeed. The Progressives, at any rate, never produced such a man, and the Municipal Reformers were fully justified in cutting the Council clear of the encumbrance of useless broken-down machinery. It was a fair case for scrapping. On the other hand, wrong-headed individualism kept the Municipal Reformers for a long time from adopting the school feeding Act, which eventually they had to do. There, too, the first thing was to see that the children in the schools were in a physical condition to learn. To see that the parents who could pay for their being put into that condition—in other words were fed—did pay was second. It is no part of a County Council's business to collect private subscriptions; therefore it must not be dependent on them. It is quite true that much more drastic methods of dealing with parents who will not try to support their children when they can are urgently necessary, but the fact is not relevant to the question of adopting the Act. And we do not agree with the policy of selling contiguous blocks of land acquired by the Council for the making of new main thoroughfares. In the end it must be bad business for the London public. If it is socialistic for the Council to keep for the sake of the annual proceeds lands it has bought, it was socialistic for the Government under Lord Beaconsfield to buy and keep Suez Canal shares. If dabbling in land is bad, dabbling in stocks is no better. Of course, there were far greater than reasons of revenue for the Suez Canal purchase: so too these blocks of land were bought for other and more than revenue reasons, though there is not the abiding reason for keeping them, apart from profit, which there is for keeping the Canal shares. Still, it seems poor business to give up an accidental advantage because it can be called socialistic to keep it.

On the whole we want the Municipal Reformers to take a rather larger and more imaginative view, (any little soul that likes is welcome to his cheap sneer at the word in this connexion). Education (feeding apart) they have looked at in this larger way; they have stamped on petty distinctions between school and school, hurtful to all; they have done all that the law allowed to uphold religious freedom; they have not let financial views prejudice educational. Their educational record alone entitles them to preference over the Progressives. But we want them to show the same largeness in other matters. It is not enough to administer details well. Ideas are wanted too. The Progressives had ideas, and it explains their long reign. The Municipal Reform régime is not over—it is only chastened—but it will not last unless it develops ideas.

THE CITY.

WELL-INTENTIONED efforts to guard the public against gambling in Rhodesian mining shares are meeting with little success; the public will not be put off. Any hole in the ground is regarded as a potential Globe and Phoenix, and it has been found quite an easy matter to sell worthless shares at big premiums on their face value. The market broke badly early in the week, but this only made people more keen to buy, and now they must be holding practically all the available supply of shares. Having sold out all their old stocks, "the shops" are laying in a supply of new goods. Mr. Abe Bailey and his colleagues—as manufacturers—are doing their utmost to meet the requirements of their customers, and, with Messrs. Lewis and Marks to assist them, are preventing any congestion of orders. There is a suspicion that some of the goods offered are not really new—merely old ones that have been dusted, repolished and renamed; but the work has been done so skilfully that only connoisseurs can discover the veneer, and their views, if expressed, are not generally acceptable. The

public is in a mood that does not want advice; it means to gamble, and warnings of the possible consequences only stimulate the gambling spirit. A new generation has come into being since the last great "boom", and will have to buy its experience.

We shall probably see a strong revival in "Kaffirs" before long—not in the old producing companies, because they are established as industrial investments; but in the shares of companies approaching the producing stage or within a year or two of production. These afford great scope for imagination, than which nothing is more stimulating in share-dealing. This will be the opportunity of the holding companies to get rid of some of their "dead" assets at good prices, and the current year should yield handsome profits to the Consolidated Gold Fields, South African Gold Trust, Gold Mines Investment, Johannesburg Investment, Oceana and such-like undertakings. Gold Mines Investment shares are of the denomination of £2—a fact which is frequently overlooked. At the present price of 2½ they yield over 7 per cent. This is on the assumption that the dividends are maintained at 10 per cent. They are not likely to be less, and probably will be more. The amount carried forward in November last is equivalent to nearly 10 per cent. on the issued capital, and there is a reserve fund of £35,000. The company is interested in South African, West African and Russian mining properties, and its investments have materially appreciated since the last balance sheet was made up. We are of opinion that if the shares were of the denomination of £1 they would stand at fully 1½, which means 3½ for the £2. A splitting scheme should be urged upon the directors. As regards the Oceana Company, the shares are only 10s., and at 18s., their present price, they are discounting much of their future. But the company's holdings are widely spread, big dividends are possible, and the shares may go well over £1 in a general market revival. The removal of control from the Messrs. Ochs has materially enhanced the prospects of the company.

A few fine days have brought a little cheer into the Home Railway market, and the southern companies' stocks have had quite an appreciable advance in price, but the "heavies" have not responded, the labour troubles in the coal trade continuing to be a source of much anxiety and completely overshadowing the benefits now being received from enlarged traffics. Some of the gains recorded in receipts this week are enormous. Thus the North-Western has an increase of £30,000, the Midland of £21,000, and the Great Western of £19,000. Nine weeks of the quarter have now gone by, and fifty-three companies record a total increase in gross receipts for that period of £320,700. Such a splendid result is worthy of better recognition than it receives.

There is no hope apparently for Consols—at least for the present. No one can be expected to buy these just now, and with the near prospect of a big loan, the City is looking for an Exchequer Bond issue of anything up to 50 millions sterling, preparations having to be made for the maturing War Loan, the big deficiency in revenue, and possibly for naval requirements.

We have on several occasions referred to the intrusion of all sorts of individuals and corporations into the Rubber share market. Mr. George Paul Ernest is now figuring amongst the promoters of rubber companies. His record as a mining promoter does not inspire confidence. In his efforts to float the Standard Rubber Corporation of Mexico he has probably surpassed himself. There is not a redeeming feature about the promotion, and the estimate of profits contained in the prospectus is calculated to destroy all confidence in figures.

Among the issues of the week is the Ceylon Consolidated Rubber Estates, Limited, with a capital of £80,000 divided into 320,000 shares of 5s. each, of which 240,000 are now issued for subscription.

The City of Copenhagen is making an issue of £2,200,000 4 per cent. bonds to bearer, of which half is reserved for London.

INSURANCE: THE PRUDENTIAL.

THERE are several points in the report of the Prudential for 1909 that are of more than usual interest. For the past three years the company has been giving its policyholders in the Ordinary branch a reversionary bonus of 32s. a year for each £100 assured. This bonus is now increased to 34s., a rate which there is no doubt will be maintained in the future, until in due course it is raised once more, as it probably will be.

Two years ago a profit-sharing scheme was started for the Industrial branch. After setting aside a fixed amount for dividends to shareholders, four-sixths of the balance goes to the policyholders, one-sixth to the outdoor staff of the company, and the remaining one-sixth to the shareholders. The Industrial policyholders' share of this surplus increases the sums assured by 5 per cent. on policies of over five years' duration, and by 10 and 15 per cent. for policies that have been ten and fifteen years in force respectively.

It is characteristic of the Prudential, though by no means of all insurance companies, to make any improvements in terms or conditions apply to old policies as well as to new ones. For example, it has been decided to abolish the extra charge hitherto made for assuring the lives of women in the Ordinary branch: there are 132,000 existing policyholders who have been paying this extra rate, and the cost of discontinuing the charge is £26,738 a year. We have another illustration of the same kind in the Industrial branch. The rates of premium for some policies have been reduced, and bonuses have been declared; as a result of these two things a policy which was legally entitled to only £10 received £12 2s., an addition of over 20 per cent. of the amount literally due under the contract.

The Chairman had something of interest to say about both the Assurance Companies Act 1909 and last year's Budget. The question of insurable interest, with which the Act dealt, is one of very great importance to industrial life offices, and the provision which renders valid all existing assurances effected bona fide by one person on the life of another in connexion with death or funeral expenses is a welcome settlement of a matter that has long been in a very unsatisfactory state. The Prudential has drawn up a scheme for policies on the lives of other people, in which it is provided, among other things, that no one life shall be assured in this connexion for more than £15; but for some limitation of this kind many people within the permitted degree of relationships would take out policies which might amount on the whole to £100 or more on one life. It may be a self-denying ordinance on the part of the Prudential to set this limit, but it is undoubtedly the right line to take.

The Chairman carefully avoided controversial politics in discussing the effect of the 1909 Budget upon the Prudential, with its funds of £74,000,000. Although much of the proposed taxation was aimed at the rich, and not intended to fall upon the poorer classes, it is the fact that in the Ordinary branch nine-tenths of the burden of it fall upon the policyholders, whose general character can be judged from the fact that the average amount of each policy is only £110. So far as the Industrial branch is concerned, four-sixths of this taxation of the rich falls upon the Industrial policyholders, assured on the average for £111 each, and one-sixth of it upon the outdoor staff of the company.

The Prudential has £8,500,000 invested in landed property, and the effect of the proposed financial legislation is to depreciate securities held for the benefit of over 19,000,000 policyholders. It is the experience of the Prudential that the most marked depreciation has taken place in its home securities, while most of its foreign securities have risen considerably in value.

The Prudential has this year made a somewhat new departure by writing down the value of its securities. Hitherto it has been content to retain them at their cost price and provide for possible depreciation by the establishment of ample reserve funds. This year it has been considered advisable to take more than £1,500,000 from the reserve funds and apply this amount to writing down various classes of investments.

OPERAS, BOOMED AND UNBOOMED.

BY JOHN F. RUNCIMAN.

"ELEKTRA" has suffered from too much advertising; owing to its being too much advertised Mr. Thomas Beecham's opera-season at Covent Garden has suffered still more. "The Village Romeo and Juliet" of Mr. Delius has suffered; "The Wreckers" has suffered; even poor dead and forgotten "Ivanhoe" of Sullivan has suffered. Not within my recollection has an opera been so much boomed in this country. For a parallel one must turn to oratorio and cantata, and go back to the ancient days of "The Redemption", of "The Spectre's Bride", and of (alas, alas!) the work which began the end of oratorio in England, "Mors et Vita". Another parallel occurred abroad when Verdi's "Falstaff" was produced in Italy. I recollect reading in the "Daily Telegraph" that Verdi himself went about Milan proclaiming his inability to buy a seat for ten pounds. Yet another parallel was the case of Sir Henry Irving in an American city. A young friend of mine went with him to the box-office, and Sir Henry there bought up some fifty pounds' worth of places. On the opening night of "Elektra" not a seat could be had.

But I believe that all the seats for the first night of "Elektra" had been—well, I need not say sold, but honestly disposed of. There was a widespread yearning to see, if not hear, "Elektra". The boom had been going on weeks before the tickets were printed, and it had wrought infinite mischief to Mr. Beecham's present season—and perhaps prepared disaster for any other scheme with which he may come forward—before the opening night. Mr. Frank Rendle has so long been associated with fancy-dress balls that I cannot imagine he would take the trouble to create an artificial demand for tickets when he stooped to that lower form of art, mere serious opera. In the case of "Elektra" the booming I refer to had been done through the press—and what a noble section of the press for a genuine enthusiast like Mr. Beecham to have at his back! Réclames without number have appeared in papers which, from the point of view of an artistic opera-house—even from the point of view of its box-office—are absolutely worthless. They had their effect. Covent Garden was packed to see this latest achievement of the musician who wrote "Salomé", the composer who was supposed to have employed a battery of instruments beside which Mr. Holbrooke's devices were infantile. I wonder how many of the audience went hoping to hear beautiful, moving music? Not very many, I fancy. Cheap newspaper paragraphs and articles and photograph reproductions had the result, firstly, of converting what ought to have been a Beecham season into a Strauss season, and, secondly, of sending to the theatre mainly those sensation-lovers who wanted to have their ears tickled by the bizarre and outré. Such folk are of no permanent use in art at all; least of all are they useful to Mr. Beecham. He had better have followed the example of the late Mr. Lago, when ever so many years ago he brought out "Cavalleria Rusticana" at the Shaftesbury Theatre. Finding that stupendous operetta his winning card, he played nothing else. "Elektra" is quite as good an opera as "Cavalleria", and since nearly all interest has been diverted from the other novel works in Mr. Beecham's programme, he might as well make hay while the sun shines. The sun will not shine long, in this climate of ours, on Dr. Richard Strauss. Fate has robbed Mr. Beecham of the opportunity of making his season at once artistically, popularly and financially successful; so why not gather in the cash while he may, and try to manage better another year?

"Elektra", as I have just hinted, is not a bad opera. At any rate it is as good as "Cavalleria", though it will not draw for so many years. If there is less music in it there is more ingenuity. It is, like all Strauss' music, glorified students' music. From beginning to end there is not one theme born of a

great and noble emotion or idea: in fact in the music of Strauss one rarely chances on genuine pregnant themes. But it must be admitted that he shows fiendish cleverness in spinning a continuous web of tone out of the least promising subjects. My only objection is that it is not music—not music which means anything. There are no extravagances: those extraordinarily uncouth instrumental effects of which the cheap newspapers and their cheaper critics said so much simply are not there, and have not been attempted. This is to Strauss' credit; and it is also to his credit that his series of sounds are at least appropriate to the various dramatic situations. It is perhaps scarcely to the credit of his intelligence that he should have set the play at all; for, putting aside one's prejudice against a most hideously Teutonic perversion of a splendid and terrible legend or semi-myth, handed down to the civilised Greeks from their ferocious all-conquering forefathers, and taking the thing just as it stands, it seems to me a play which would be better without music than with it, as it would be shorter. In parts the opera drags unconsciously: there are too many words, "and those too long"; in other parts the occurrences on the stage are the bare-faced excuse for writing certain samples of Straussian music. The vocal writing is good: Strauss has written enough pot-boiling songs to have learnt how to use the voice effectively, if a little cheaply. I have written so much—so much even in the pages of this REVIEW—about Strauss and his efforts that to say much more about "Elektra" would be simply to repeat myself. One of the gentlemen engaged in the merry work of booming him remarks: "'Elektra' is a masterpiece . . . its rhythm is a masterpiece; its scoring is a masterpiece; its writing for the voice is a masterpiece; its ever-increasing power is a masterpiece; its use of leading-themes is a masterpiece. So we might go on." So we might, indeed; and I wonder that this critic didn't—it must be very easy to write this sort of nonsense: though I admit that this particular specimen is, as he calls everything in "Elektra", a masterpiece. "Elektra" is none of these wonderful things, but just what a supernaturally clever professor might write to show his pupils how students' music should be written, or a similarly gifted but more artistic professor might write to show how real music should not be written.

It would be unfair not to add that Mr. Thomas Beecham showed himself a very able conductor of opera, that Miss Edith Walker sang finely but without much sense of the dramatic, and that Miss Frances Rose is a very charming artist.

Mr. Fritz or Frederick Delius is the composer of much music that is finer than any by Strauss; and I am sorry that it is impossible to speak highly of his "Village Romeo and Juliet". Mr. Delius is by birth an Englishman, and I would rejoice to see a great opera by an Englishman produced in England; further, I would like to praise his work if for no other reason than his having been left in comparative darkness by the boomsters who have made Messrs. Strauss and Beecham their victims. Yet, on the whole, it is for Strauss, not for Delius, that one should be sorry. The Strauss boom will pass as the Dvorák boom passed. "The man is a magician" wrote one critic of Dvorák a quarter of a century ago; "the man is a magician" is what many are writing of Strauss to-day. As Strauss fades the finer qualities of Delius will become apparent. The awful fate of the anti-Wagnerites has scared the up-to-date critics; rather than give posterity a chance of ridiculing them for damning a great artist, they praise everyone. That way safety lies, of a sort. For my part I would rather be laughed at by posterity—I shall not turn in my grave, I hope—than not have artistic convictions and a will and a mind of my own now. But, though the path of Delius has not been cleared for him by batteries of field-guns loaded with advance notices, and though one should on that account do one's best for him, I am compelled to say I do not like his opera. It is not an opera. It is a series of picturesque scenes having no fundamental, essential and unifying idea running through. There is no

development, no growth: the lovers go to their death at the end without our being convinced that this drastic remedy for their ills was at all necessary. This is partly, but only partly, the fault of the libretto. Of course the librettist is blamed for every unsuccessful opera; though, as various people have remarked before now, no composer is bound to set a bad libretto. In the days of Handel, and even of Mozart, this was not true: the unlucky musician had often to set the libretto given him, whether it was bad or good; it was a matter of earning his bread and butter. Now it is quite true: a composer who deliberately takes an unsatisfactory book is alone responsible if a failure ensues. All the same, in the case of a composer like Delius one feels impelled to analyse his work to see whether disaster is due to words or music. Partly, I think, words. The book of "Elektra" is the handiwork of a practised, if somewhat clumsy, oily and sentimental, craftsman. The interest increases from the beginning to the end, though it does not increase steadily: there are longeurs. But for that no one would sit through the opera. In the case of "The Village Romeo and Juliet" the longeurs are dreadful; the interest does not increase—rather it wanes from the middle of the evening. The village fair—what has this scene to do with the lovers' troubles? The answer might be that the lovers have risen to the very ecstasy of desperation, and before making an end abandon themselves to a debauch of peasant enjoyment—the roundabout and the penny gaff. That might be the answer, I say; but it is not good enough. The story has not made us feel that the pair are caught in the toils, that destiny has them in a relentless grip; and what the libretto has missed making obvious—and it ought to be appallingly obvious—the music does not compensate for. The emotion which should dominate the situation has never been felt, and there is not a hint of it in the music. The music of the fair scene is lively, bright, picturesque. It would make a pretty concert-piece. In the opera it is simply an interruption. The same is true of the dream scene. "The Village Romeo and Juliet" is largely a series of scenes that have no business there.

I have performed no volte-face with regard to Mr. Delius and his music. When I did a bit of rough patching at the syntax of this book some years ago I hazarded the opinion that it need not be set to music. Mr. Delius did set it. The opening is trumpery, and the writing for the voice can only be called murderous. Yet there are many fine passages, such as the weird skirling of the Black Fiddler (who symbolises heaven knows what), some of the lovers' music, the dream scene and the fair, considered as separate items, and, most beautiful of all, the closing scene. Some of these will be more frequently heard in the concert-room than on the stage.

MORE OF THE REPERTORY.

By MAX BEERBOHM.

MR. FROHMAN must be felicitated. Not merely has he stepped in (uninvited, and eyed somewhat askance) to do what Englishmen, in national conclave, have for so many years, so solemnly, been urging one another to do: he is doing it very well indeed. And even if, to a patriot's soul, there is anything ugly in the thought that this astute foreigner seems likely to make a "corner" in all our most vital dramatists, no one will be so sulky as not to thank him, meanwhile, for having evoked to his theatre the great and gracious shade of George Meredith. A "shade", in more senses than one. In the theatre, at best, we could never have more than an adumbration of the true full Meredith of the books. Of dialogue he was an incomparable master; but dialogue was only one of the many instruments he wielded. It was but the fitful side-light cast by him on the characters which he created and made known to us mainly through descriptive narration and through discursive soliloquy. "The Sentimentalists" is an early and unfinished comedy of his; but even had it been written in the fulness of his prime, and finished, it could be no more than a suggestion of his

genius, and not even a suggestion to those who are unversed in his work. So deeply personal a genius as Meredith's, and a genius so exuberant that even the large form in which he wrought seemed always in danger of bursting through pressure of what was packed into it, is not, oh decidedly it is not, for the theatre. Just as a suggestion, "The Sentimentalists" is a treasure for us. It is, oddly enough, quite in the latest fashion of drama, being essentially "a debate". But it is a lyrical debate, of course. The characters think and talk in a rarefied air, with that strange blend of delicacy and buoyancy which was ever the constitution of the Comic Muse in Meredith. So ethereal are they, we hardly realise that much of their tonic quality is due to their being also very deeply and richly of the earth; and—but I am writing of them not as they truly are on the stage, but as I conceive them in the light of those illustrious characters in the books. The cadence of Meredith's style: this is what we actually do get in "The Sentimentalists" without having to draw on our own knowledge of the books. And it will be strange if that magic of swiftness and lightness and strength, wafted across the foot-lights of the Duke of York's Theatre, does not cause to read Meredith many people who never have essayed him: me, certainly, it has launched on a fresh bout of him. And this impulse to take down one of the old volumes as soon as I returned from seeing "The Sentimentalists" was all the stronger, perhaps, because in the theatre, though the cadence thrives there, so much of the significance is lost. Lost, at any rate, by me. My mind is of average agility, I think; but it needs be shod with seven-league-boots to keep up with Meredith in the theatre—to leap those crags of metaphor and those chasms of ellipse which everywhere dot the landscape. Here a labyrinth, there a labyrinth; and I am expected to dash through them at a sprint! I have often inveighed against the slow utterance of English actors; but at the Duke of York's, the other night, I constantly wished to hold up my hand and say "A trifle slower, please!" and "Be so good as to pause till I have got the hang of that . . . Thank you, yes, now you may proceed." I do not find Meredith hard to follow when I read him; for then it is I who set the pace; and I do not grudge the time that is needed for the full savour of him. I often cry halt for meditation, I often hark back. I have no patience with the people who complain that Meredith is rather a task than a delight. He must be a fearsome task indeed for anyone who wishes to while away an hour in a railway-carriage with him. Such an attempt condemns the maker of it; and the impossibility of reading Meredith casually is not, as the fatuous reader supposes, a fault in Meredith: quite the reverse. And the other night I was ashamed at finding myself in the throes of that fatigue of which these fatuous people have so often complained to me. Yet, of course, I was not to blame. Is *your* mind shod with seven-league-boots? And would Meredith himself, if he had neither written this play nor read it, have been able to appreciate it properly at one hearing across foot-lights? I think not.

Strain though it is on the mind, visually (not less than aurally) it is a delight. The production is a perfect presentment of the typical Meredithian "atmosphere". The spacious lawns and paths of the great house, and the high hedges of clipped box, and the undulating English landscape beyond—all these are the very setting one conceives for Meredithian romance. And Mr. William Rothenstein has designed the costumes. When he undertook to do this, he must at first have had great difficulty in not endowing Professor Spiral and Mr. Homeware with long beards and with "praying-cloths". But he has succeeded in defying the impulse of his later manner in painting, and has reverted to that earlier manner in which the Early-Victorian period was one of his specialities. All the persons of the play stand out as noble and ingenious embodiments of our vague conception of what Meredithian ladies and gentlemen really looked like. And two, at least, of the performers are as true to spirit as to surface. Mr. Dennis Eadie, as Homeware, is a precisely realised type of those brilliant and dynamic

"codgers" whom Meredith loved to create. And Miss Fay Davis, as Astraea, is not less perfect a synopsis of the heroines—of the lesser heroines, that is; the roguish and not overwhelming ones.

The rest of the programme consists of two plays by Mr. Barrie. He, like Meredith, has created a world of his own, but a world less obviously based in the rich realities of the world we live in. So long as he sets out to please and amuse, not to harrow and instruct, this detachment from realities is rather a quality than a defect. But in the first of these two plays it is as harrowing instructor that he steps forth; and the result is that we find ourselves failing, with the best will in the world, to be harrowed, and yearning, despite our modesty, to instruct Mr. Barrie. I take it that the play was written many years ago, when Ibsen on Heredity was a work over whose pages every young dramatist was tremulously poring. Well, Ibsen was a student of things. Mr. Barrie is just a delightful goer-off-at-tangents; and, having read "Ghosts", he lit his pipe, and, in the fumes, wove a little theory of heredity on his own account. Roughly stated, this theory is that the daughter of a drunkard will herself be drunk. As an argument in favour of teetotalism, it has this drawback: it does not hold water. Medical scientists are agreed that the child of a drunkard, though its health is in many ways affected by its father's habit, will not, when it grows up, have any special craving for alcohol. Of course, a child brought up to share its father's habit would be likely enough to acquire that habit. But Miss Carrie Brand, daughter of the drunkard in Mr. Barrie's play, has been admirably brought up. Her father was reclaimed years ago. Else where would be the thrill for us when, at dead of night, he sees her stealing down from her bedroom to the whiskey-decanter? The scene, as it stands, is very unpleasant; but, as it is only an unpleasant invention, it does not actually thrill us. Nor, when the wife of the reclaimed drunkard rounds on him and, with Ibsenesque "remorselessness", tells him that what he had supposed to be his conquest of his habit was merely a passive state of distaste produced by exhaustion, are we so impressed as not to wonder why he does not burst out laughing at her ignorance of the most rudimentary facts about alcoholism. If Mr. Barrie has up his sleeve any other tragedies about reclaimed drunkards, there let him keep them. About unreclaimed fairies he can tell us so much that is true and valuable.

He is delightful, too, when, instead of pure fantasy, he gives us a pleasant caricature of reality. "The Twelve Pound Look", the second of his plays at the Duke of York's, is a farce delightfully conceived and wrought, abounding in the quaintness that makes him dear to us.

FRENCH COUNTRY LIFE.

V.—OUR NEIGHBOURS.

IN the old days the French noblesse lived but little on their estates; they were unable to break loose from the manners and customs of their forefathers. Richelieu and Mazarin, Louis XIV. and Louis XV. did all they could to increase their own power and to weaken that of the great feudatories of the Crown by creating a Court. The avenue to promotion became more and more a question of personal favour, and these great noblemen whose local influence had proved such a barrier to the Royal prerogative saw how their prospects could best be advanced. They must give up living upon their estates and dwell far away from their own people. Everything was done to encourage them to approach the person of the Sovereign. They thus became absentee landlords, whose agents collected their rents, which were spent in Paris, at Versailles, or wherever the King happened to be. This change paved the way in time for the French Revolution. Henry V., as his loyal followers chose to call the Comte de Chambord, saw what a great mistake his forefathers had made, and never lost an opportunity of impressing upon the aristocracy how only they could recover their influence. "Vivez dans vos terres" he

said again and again; but his advice fell upon deaf ears except in such old-fashioned provinces as Anjou, Poitou and Brittany, where there has always been a country gentry racy of the soil, who have consequently retained much of their old influence. Of late years there has however been a distinct change. The lavish expenditure which has been encouraged in Paris by Jews and "rastaquouères" has frightened the old "noblesse", and they are slowly returning to the habits of their ancestors who lived at home in the fourteenth and fifteenth centuries. It is now rather late; but they are even endeavouring to recover some of their old local power. This is the case in one part of Picardy, where the example of England—only five hours from Amiens—has exercised some influence. Since the "entente cordiale" they have also taken more interest in what goes on across the Channel, have seen what our gentry have achieved by living on their estates, and are endeavouring to copy their example. The Duc de Millefleurs has himself for the last twenty years spent six months of the year at Millechamps. His father married the daughter of a wealthy manufacturer and was able to purchase the old feudal keep which his grandfather had forfeited as an émigré in the days of the great Revolution. The château has been restored and redecorated. The walls are lined with the names of French and foreign kings who were the guests of the Millefleurs from the fourteenth to the eighteenth centuries, with an occasional account of what they said or did during their visits. Thus our Henry VIII. made a détour from the Field of the Cloth of Gold and distributed largesse to the peasantry; while Louis XIII. assisted at Mass and touched some eighty invalids for the king's evil. The Duc has forgotten all about the source of his wealth and only thinks of the field-m Marshals, great officers of the Crown, cardinals, bishops, and generals whom his family have given to France and to the Church. Thus only the other day he indulged in a characteristic outburst to an eminent physician whom he deigned to ask on a visit: "People may be proud of their brains, their knowledge, their social position, or even their wealth, but, mon ami, believe me, there is nothing that really counts except 'birth'". Outside the social world of Paris their influence is, however, gone, and it is a pathetic sight to watch their progress through the country where their pride of blood has alienated the people. Next to the Millefleurs come the Marquis and Marquise de Trianon, whose family owe but little to Court favour but whose descent traces them back to the days of the Merovingian kings of France. The Marquis is quite as proud of his birth as is his great neighbour, but he thoroughly realises that times have changed, and does everything to keep up his popularity. When he is not shooting with his neighbours, or writing the history of his house, he spends his day in walking along the main road. In his heart of hearts he really thinks only of himself, but he gossips with everyone, listens to all the stories the peasants and workmen have to tell him, and loses no opportunity of exchanging those broad jokes that are so dear to the heart of the Picard. When they came into their estates the Trianons had an income of some £10,000 a year; but they have only spent half their revenues for more than twenty years and have invested the residue in Belgium and Switzerland, far out of the reach of the tax-gatherer. There may be a second Revolution worse than the first, and it is therefore just as well to be guaranteed against material discomfort. Besides which, they have a son and daughter who must make wealthy and influential marriages. As these are arranged by the parents on the most material principles, the presence of substantial economies safely invested abroad is a very valuable asset. The peasantry know all this, and have the greatest respect for those of their betters who give them such a good example of worldly wisdom and economy, besides which their vast accumulations enable them to be generous on those occasions where generosity is properly advertised. The Chiendents are a type of that class which approaches most nearly to our smaller gentry. M. de Chiendent is the mayor of his village, and enjoys much local influence. He lives nine months of the year at home,

and only has a small apartment in Paris. If he would only spend half his savings in contesting his arrondissement he might beat the local Radical deputy, notwithstanding all the Ministerial pressure the Government is able to exercise on his behalf; but M. de Chiendent has three children, to each of whom he wishes to leave as much money as he and his wife had when they married. His great luxuries are either his own small shoot or joining his neighbours in their own sport, and the small motor car which he superintends and drives himself, thus saving the large commissions which the French chauffeur adds to his very good wages. The Rosenthals have recently settled in our neighbourhood. Belonging as they do to an eminently respectable firm of Jewish bankers, there is absolutely nothing against them. They began by calling upon everybody; but their intention was known and they found nobody at home. Their visits were not returned and their lavish invitations to shoot were only accepted by the local "bourgeoisie". Did they not belong to that race who had made use of the Dreyfus case to wage war upon the army—so dear to every Frenchman? The Millefleurs, who were looking forward to the possibility of a rich marriage for their son, thought it better to go there occasionally; but the Trianons, whose local influence was much greater, gave the lead. They asked a mutual friend to explain that political feeling ran high and that it would be as well if Madame Rosenthal were not to call upon them. To the small noblesse it was far better to shoot twenty partridges and rabbits with the Marquis de Trianon than to kill a thousand pheasants with these Jewish interlopers. The Rosenthals are therefore but sojourners in the land, and are forced to fill their house with their own co-religionists or with those members of the Paris aristocracy whose coats of arms have to be regilt with every successive generation. They are very worthy people who have never robbed a soul and who have given round sums in charity, so that, however much France may have suffered from the Dreyfus case, one cannot help feeling for them; but our neighbourhood is a conservative one. We stand by our old families whom our forefathers have known, and we resent the introduction of a foreign plutocracy whose manners and customs might make us in time ashamed of our own natural simplicity and want of swagger. Thus we go on living our simple life in our own simple way without any pretensions whatever. We have only one new luxury, and that is the motor car, to which even the humblest ménage in France now pays homage.

THE OLD HOARDING.

IT was a forlorn thing to look at. Heavy wind and rain had been at it the night through. Shreds of paper—it was thick paper, beautifully stratified owing to many weeks' pasting of one advertisement upon another—hung listlessly down. Not a picture or a sentence remained whole. Colours had mingled, in some cases with horrible effect, as where the green of Q.'s bottled cucumbers had wandered into a Rickett's blue.

A small boy began to throw mud at it. This was a poor occupation even for a small boy. Had it been a nice clean hoarding, the mud would have had some point. As it was, the conduct of the small boy seemed a little strange. But there was more to follow. A thick-set man, who had been smoking his pipe up against the stump of a tree on the far side of the road, suddenly began to walk towards the small boy. He roared as he went; and the small boy, dropping the mud, made rapidly off, allowing himself a rude gesture when he felt himself to be at a safe distance. The mystery now took a new turn. The incident of the small boy became intelligible. He simply wanted to irritate the thick-set man. For one reason or another the thick-set man objected to mud being thrown at the old hoarding. Obviously the boy had found this out, and knew it was a good "draw". This objection of the other was presumably a sentimental one, for on this particular morning nothing could make the

hoarding forlornier than it was. It was plainly no mere prejudice in general against small boys throwing mud which had sent him roaring across the road. It was so obviously a regular occurrence. The small boy was going to school. One felt sure that it was part of the day's business for him to throw mud at the hoarding when he reached that corner, and for the thick-set man to go for him. The eagerness of the small boy to get beyond reach, and the distinct ill-feeling conveyed by the rude gesture, suggested that the feud was of long standing.

When the small boy had passed, the man propped himself once more upon the tree stump and took again to his pipe. He had stood and smoked in that particular place all the moments of his leisure (and they were many) for as far back as he could remember. His was not, at first sight, a mobile face. It was heavy and slow to move. But it faithfully reflected the man's mind. The face moved slowly, because the mind was slow. Light came gradually, and went by small degrees. You could see little waves of excitement coming with labour to a head, till, in the end, the lineaments were flooded with a kind of ponderous ecstasy. The peculiar thing was that all this evidence of mental activity in the thick-set man was only to be read in his looks at one time and in one place—only, in fact, when he was smoking his pipe in face of the old hoarding. Once the imagination had been set working it was not difficult to fill in with some detail a picture of the thick-set man. One thing, at any rate, was clear. Here for him was the heart of things. It could be assumed that he had not many interests in life. He had married a silent woman, which was a mistake for a man of his temperament. He belonged to no club, and went to no theatres; he did not frequent the public-house, he did not read the paper, and paternity was denied him.

The heart of things! To him the old hoarding was club, newspaper, theatre, and public-house. It kept him in touch with affairs. The parti-coloured glory of the thing had eaten into his soul, and he knew by heart its messages old and new. It was no mere special appeal that the hoarding made to him. He was not specifically interested in theatres, lung tonics, house furnishing made easy, or bottled beer. The appeal of the hoarding was for him universal, unlimited by idiosyncrasy or circumstance. It was the window through which he saw the world. Standing in that place he had travelled from Spitzbergen to the Sargasso Sea. He had enjoyed everything that the world had to offer. He believed—and was he very wrong?—that whatever was of value in this life must sooner or later find its way to that hoarding. It was the perennially varied message from those who had something to get rid of to those who wanted something. Of course, he could never have told himself all this. He was, as we have said, a silent man—slow to speak and slow to locate and realise the obscure processes that moved him. He simply knew that when he stood by the old hoarding his mind became, in its peculiar way, active. His brain was a slow brain, but it moved. It moved round and round, mounting very slowly in a spiral curve to the height of reaching a definite conclusion. To this man's friends his mind did not seem to move at all. He could not enlighten them because he had not the gift of speech. Only to him in his secret heart was it given to know those mystic gyrations of his intelligence about a given point. To him this activity of mind was a joy; and it was all hung upon the old hoarding. That gave him the raw stuff of his meditation. There was always something fresh to think about—some conflicting claim to settle between rival firms, some new region to explore. He might be rapt away to Ceylon by a wonderful picture about tea, or to Egypt after a cigarette. The old hoarding was the mirror of life. It had begun by giving him information, merely; by keeping him in touch with things. It had ended by becoming a mystic symbol of life itself. He could not, without it, think at all.

It must have been on this particular morning that the man began to be aware of a certain uneasiness which was trying to work its way from the subconscious deeps whence all his sensations slowly emerged. Probably it

had begun to make its way to the surface two weeks ago, when, the day on which the hoarding's pictures were usually changed, the men had failed to come. The feeling would become a little more definite as another week went by, and still there were no men. This was the beginning of the third week, and the men should already have been there.

He would not be actually alarmed. It was nothing as definite as that. He was like a man looking into a dark corner, expecting to see something horrible which refused to appear.

Then suddenly the men came. They came with ladders. But they had no posters: they had hammers and ropes.

And then the horrible thing came out of the corner. There could be no doubt of it now. The old hoarding was coming down. The man perceived that this was what he had dimly feared; and it stunned him. The hoarding was as fixed a thing to him as earth itself. It was the only fixed thing—the thing that made his life, the point round which his life revolved.

He watched the men in dull misery. Why could he not go and tell them what they were doing? They could not know. Alas! it was not in him to come to so swift a decision. He would not realise this event till he had thought it out for several weeks. He did not yet know what the men were doing. His misery was deep, but vague. He was aware in his subterranean way that they were tearing up his life by the roots. But he was not yet sufficiently aware of this to put it into words.

A little crowd gathered to watch the operation. It was the general opinion that this was a good work. No one had a kind word for the old hoarding. Never in his life before had the thick-set man felt so near to saying unpremeditated things. But, alas! he was inarticulate by nature. He could bear it no longer, and made off home as fast as he could go to his silent wife.

SPIDERS.*

THE man who, with a pocketful of tubes, wanders about England and admits he is hunting spiders, is regarded with suspicion by rustics and sympathetic concern by the tender-hearted. The hunting of moths and the extermination of butterflies are now well-established institutions in many parts of the country; and the knowledge that these much-persecuted insects have, when desiccated in certain conventional attitudes on slender pins, a definite market value, is enough to satisfy local curiosity and stimulate local business instincts. But the spider-hunter has no excuse nor explanation; to say he studies spiders because he likes them is to court unbelief.

The distaste, sometimes horror, which even the most highly educated have for spiders is rather difficult to explain, though reasons which would militate against the spider inspiring affection are ready enough. The entanglement and destruction of a fly by a garden spider is, to some minds, a cold-blooded and repulsive performance, and the ogre in the web (which, although of the female sex, is usually referred to as "he") is held the embodiment of cunning and cruelty. Yet we ought to remember that, like the spider, we prey upon helpless creatures, though, by reason of the cultivated delicacy of our feelings, we may demand that our victims shall be slain by proxy and outside the range of our senses. The observant nature-student, too, in spite of an unconscious striving to believe otherwise, cannot but admit that nature is, from beginning to end, a sanguinary struggle between rival organisms, and that many of the cruelties perpetrated quite eclipse the undisguised rapacity of the spider. These tragedies are, however, for the most part purposely or unconsciously concealed by their perpetrators. Many species of spiders, on the other hand, indulge their repulsive habits in full view of mankind, and, as a result, are regarded as ogres amongst the smaller creation, and loathed accordingly.

As reasons why the study of the spiders appeals to so few systematic naturalists it might be suggested that, first, these creatures are difficult to identify, and, second, owing to the necessity of liquid preservatives, collections of spiders are by no means objects of beauty. Such considerations as these would, of course, count for nothing with the advanced naturalist, but, however unwilling he may be to call the fact to mind, he was a beginner once, and beginners have, as a rule, a tendency to make real study subservient to ostentatious collections. Butterflies and moths, for this reason, have been extensively studied, for, of the large number of collectors who accumulate specimens merely as a hobby, a certain percentage is sure to dip more deeply into the subject in time and, ultimately, by giving special attention to some portion or aspect of the study, to develop the methods and instincts of the expert scientist.

The observation of the habits of spiders—erratic, rapidly moving, and often exceedingly small creatures—is a matter of some difficulty, particularly so because records, unless made by an expert, are of little value. To record certain incidents in the life of a spider without naming the species is not regarded as useful by scientific men, who demand, reasonably enough, precise data and some guarantee of authenticity. Nothing can be more detrimental to the progress of science or discouraging to the investigator than the widespread circulation of inaccurate and often grotesquely exaggerated statements purporting to be records of natural occurrences.

To explain the differences by which the whole Order of the spiders is separated into groups and families would necessitate the employment of many technical terms familiar only to the expert; but we may, broadly speaking, divide these creatures into two groups—sedentary spiders and vagabonds. The representatives of the former section are distinguished by their spinning snares, whilst those of the latter group are of a roving disposition, capturing their prey by strength, agility, endurance and cunning.

The well-known "garden spider" is typical of the web-making species; and to describe its peculiarities in fly-catching would seem superfluous. The male is a tiny creature, unfamiliar to the casual observer, and very different from the female both in form and habits. Although in early life he can construct an exceedingly perfect snare, he seems to lose the art, or at any rate the ambition to exercise it, upon reaching maturity, and merely spins a few tangled threads intended, no doubt, as a position of vantage from which to approach his lady-love. His courtship is, as a rule, an ignominious affair. He is bullied, pushed out of the web, and, not infrequently, trussed up and relegated to the larder by his physically superior spouse. In some exotic species of orb-spinning spiders the disparity of size between the sexes is carried so far that it has been suggested that the huge female is quite unaware of the presence of her comparatively microscopic suitor. At any rate, she seems in no wise to resent his presence—perhaps she allows him to live because he is too small to eat.

Zilla, a very common dusky-coloured spider which frequents stone walls and fences, has improved somewhat upon the orb-web of the garden spider, inasmuch as she leaves one segment devoid of the sticky cross-threads to facilitate her passage from her hiding-place to the hub of the web. Hyptiotes, unfortunately very rare in this country, seems, however, to have reached the highest development in the orb-spinning art. The snare is reduced to a mere triangle stretched upon a firm elastic thread, and at the apex sits the obscure little owner with a coil of thread firmly held in such a manner that the whole web is drawn forward under considerable tension. No sooner does a fly attempt to pass than the thread is released and the web springs forward like a catapult upon the luckless victim.

Closely allied to the orb-spinners are those spiders which spin saucer-shaped snares surmounted by a tangle of threads into which flies blunder, falling in their confusion into the sheet of web beneath. In this group are the smallest known spiders, some of them measuring less than a millimetre in total body-length.

* "The Cambridge Natural History". Vol. IV.: "Crustacea and Arachnida." London: Macmillan. 1909. 17s. net.

Many of them are aeronauts, travelling vast distances by silken threads emitted from their spinners. They seem able to regulate their flight to some extent by paying out more thread as they desire to rise and rolling it up by means of their legs when they wish to descend. Often, in suitable localities and under favourable meteorological conditions, immense multitudes of these tiny creatures simultaneously embark upon their strange journeys. Trial threads, false starts, and collisions are inevitably frequent, and the accumulations of web descend as delicate flakes of gossamer, to the considerable surprise of the superstitious rustic who, as a rule, attributes the phenomenon to the fairies, or occasionally implicates the Virgin Mary.

The water spider, which makes a silken bell beneath the surface of ponds, fills it with air, and within it brings up its family, is well known to all readers of general works on natural history. It may surprise some, however, to learn that this species is very closely allied to our commonest house spiders. The male of the water spider is larger than his mate, a most unusual thing amongst spiders. This species, too, is one of the very few instances where the sexes live together in friendly partnership. These two facts, conjointly considered, are very significant.

The vagabond spiders include, beside a number of little-known groups, three well-marked sections which we may broadly refer to as the Crab-spiders, the Wolf-spiders and the Jumping-spiders. Some of the Crab-spiders are exceedingly rapid, but the more typical species move very deliberately and trust to cunning rather than to speed for the capture of their victims. Often these spiders are speckled and blotched so as to resemble exactly the ground upon which they rest; and one well-known species, *Misumena vatia*, which is of an almost uniform yellow or greenish-white tint, hides in the centre of flowers and seizes insects which approach to gather honey. Even bees are not immune from the attacks of this ferocious little creature, their stings being awkwardly placed for use against a foe who seizes them by the head and drags them into a blossom.

The Wolf-spiders are dark creatures, commonly of some shade of brown, which run fearlessly upon the ground in the open. They often occur in enormous numbers in suitable spots, giving one the impression that they live in "packs". The eggs when laid are enclosed in a small spherical or lenticular sac, which is carried by the female attached to her spinners. This sac she guards with the greatest care, manifesting the greatest concern and searching diligently for it should she be deprived of the precious packet. Nevertheless, she will receive the sac of another female with every indication of satisfaction, and, in fact, a piece of pith cut to approximately the same size as the original sac is, as often as not, accepted and tenderly guarded.

A small section of the Wolf-spiders, popularly known as the "pirates", frequents the herbage upon the sides of ponds and streams. They chase their prey upon the surface of the water, often diving when threatened by an enemy. An allied species actually constructs a raft of dead leaves and other debris upon which it circumnavigates ponds of considerable magnitude, hiding beneath the raft when danger threatens. It has some reputation as a fisher, but stories of its prowess in this direction should not be accepted too confidently.

Probably, however, the most curious spiders, as far as habits are concerned, are the Salticids or Jumping-spiders. These creatures have been fairly extensively studied, especially in the United States, and their life-histories would make a volume teeming with interest. The antics of the male during the courting period are most extraordinary, especially when, as often happens, several suitors aspire to the hand of one lady. Dancing matches and wrestling bouts, in which the spiders appear carefully to avoid using their poison apparatus, are the usual means of deciding the claim, and, the female having made her choice, the rejected suitor departs little the worse for the encounter. Should, however, two females come to blows the result is very different. Within a few moments the stroke of a poison-fang generally leaves one of the combatants dead upon the field.

The males of many spiders mature before the females, and several of the Jumping-spider males have been seen spinning the immature female up in a crevice and guarding her until she became adult. In one case the female took a small insect which the male had brought home from an expedition; but in spite of very careful observation we should hesitate to give an opinion as to whether the male was actually feeding her or whether it was a smart move on the part of the lady.

CORRESPONDENCE.

TARIFF REFORM AND PRICES.

To the Editor of THE SATURDAY REVIEW.

University College, Galway, 8 March 1910.

SIR,—The letter of "A Reader S. R." in your issue of 5 March is hardly an answer to my letter of 19 February. The only proposition which I called in question was the proposition that "under Tariff Reform competition might be virtually as keen, and prices in consequence virtually as low, as under a system of free imports". This proposition your correspondent does not seem to defend.

With his main contention, if I understand it rightly, it would be hard to quarrel. He suggests that the adoption of Tariff Reform by this country will cause a world-movement either towards Free Trade or towards higher tariffs. In the latter case, when every political unity is shut up within its own tariff wall, the strongest position economically will be held by the one which is most diversified—whose territory is widest and most heterogeneous. That is indisputable, of course, with the important proviso that there shall be absolutely free exchange within each political unity. That is to say, each political unity must also be an economic unity—a condition which is, unhappily, not at present realised within the British Empire. To affirm this is to affirm the principle of Free Trade. If we cannot have Free Trade all over this variegated world, if each political unity is to be economically isolated, then that one will be in the best case which has the closest resemblance to a diversified world in which there is Free Trade. But all this seems to have a very slight connexion with the very definite question whether the stimulated production which must follow the imposition of a tariff is likely to be left so free and unembarrassed as to prevent any considerable rise of prices.

I should have added in my former letter that, even if there were no interference with internal competition, prices in any given commodity could not be as low under a tariff as under Free Trade unless the country producing that commodity had a trade advantage for its production equal to that of the strongest of its rivals.

I am, Sir, faithfully yours,

CHARLES EXON.

"GREAT AND GREATER BRITAIN."

To the Editor of the SATURDAY REVIEW.

Constitutional Club, Northumberland Avenue W.C.

SIR,—I do not object to severe criticism if it contains a modicum of justification, but I object very strongly to your tactics, which are scarcely worthy of a leading British weekly. In your review of "Great and Greater Britain" you accused me of "indifference to accuracy", and you illustrated my "inaccuracy" by quoting from my book various facts and figures which were absolutely correct and tried to controvert them by giving facts and figures of your own which were palpably wrong. I pointed out to you your evident mistake, but instead of apologising for your damaging statements, which I thought had been made inadvertently, you try now to "save face" by quibbling and by further misstatements.

In my first letter I drew your attention to three serious misstatements of facts contained in your critique in a letter which extended to a column. In your rejoinder published in your last issue you say that I "preferred to pass over in silence" the other instances of my inaccuracy which you quoted. I did not prefer

to pass over in silence those misstatements of yours with which I did not deal. Had I tried to correct all your misstatements I should have required two columns and a half. However, I shall be happy to deal with them if you will reserve for me the necessary room in your next issue. Meanwhile I will deal with your latest "correction". In your issue of 5 March you write: "The book ['Great and Greater Britain'] teems with alleged facts, statistical and otherwise, obviously stated approximately, and with no authority to support them save that of Mr. Ellis Barker. These statements the most amply equipped economist and historian and statistician would have difficulty in checking from 'the books of reference which are to be found in every library'. To take one instance. On page 71 he gives figures showing the tonnage of ships cleared outwards in the periods 1663-1669 and 1749-1751. We happen to know that the figures came from 'Chalmers' Estimate', published in 1804, hardly 'a book of reference to be found in every library'".

You are as unfortunate in your statements of fact as you are in your figures. You will find the shipping figures given by me not only in Chalmers, whom I have quoted in my "Rise and Decline of the Netherlands", but in McCulloch's "Commercial Dictionary", article "Shipping", and other popular books of reference as well. People in glass houses should not throw stones.

I am, Sir, your obedient servant,

J. ELLIS BARKER.

CHURCHMEN AND THE POLITICAL CRISIS.

To the Editor of the SATURDAY REVIEW.

10 Museum Road, Oxford,

28 February 1910.

SIR,—The fact that the Church Association—alias the Protestant Electoral Association—is uttering its usual boast that the majority of members in the new Parliament have adopted the Protestant ticket suggests two considerations: (1) The desirability in the present political crisis—the greatest of our history—of union among all who make the slightest claim to patriotism on the one hand and to Churchmanship on the other—a condition which will never be attained if the religious spirit of the seventeenth century is to be revived in the twentieth; (2) the disingenuousness, for want of a stronger word, of what seems to be a growing practice on the part of parliamentary candidates—that of giving what are practically secret pledges to some noisy and unimportant clique that if elected they will use their position in Parliament to attack certain interests whose ruin is aimed at by the clique in question—a practice which opens up a possibility of revolutionary changes never dreamed of by the majority of the electors. The case of the Church Association is specially flagrant, because everyone knows that it only hopes to carry out its programme by the aid of dissenters and enemies of the Church—that it is, in fact, anti-Church, and that it does not include in its numbers a single distinguished and loyal son of the Church of England. Is it not time that something were done by the Church to disown this unscrupulous sect of religious anarchists, and to check their machinations?

F. DARWIN SWIFT.

THE WALL OF LONDON.

To the Editor of the SATURDAY REVIEW.

Glendora, Hindhead, Surrey,

28 February 1910.

SIR,—Following the letter on this subject published in the SATURDAY REVIEW of 26 February, may I add an item of information which has been conveyed to me to the effect that some forty feet of the old Roman wall still exists at the rear of Nos. 1, 2 and 3 Trinity Place, near the "George" tavern, on Tower Hill, and, moreover, that portions of this can be seen from the entrance yard to the premises?

Mr. Philip Norman LL.D., F.S.A., an acknowledged authority on these matters, gives it as his opinion—in a letter to the present writer—that Roman London was

generally ten to twelve feet below the surface of to-day, although relics are sometimes found at much greater depth—as, for example, thirty-five feet down, in the bed of the Walbrook.

I am, Sir, your obedient servant,

J. LANDFEAR LUCAS.

To the Editor of the SATURDAY REVIEW.

4 Whitehall Court, London S.W.,

27 February 1910.

SIR,—Mr. J. Landfear Lucas is most indefatigable in finding out interesting facts in connexion with important matters which are overlooked by people of less leisure. In his letter in last week's issue he writes: "John Timbs, in his 'Curiosities of London', says that the height of the wall was twenty-two feet, and the fifteen towers defending it stood forty feet high, the whole enclosing a city standing on three hundred and eighty acres. Charles Knight, however, states that the wall was about twenty-seven feet in height from the foundation and about nineteen feet above ground, while the towers he reckons to measure somewhat less than Timbs".

This Timbs, notwithstanding his funny name, seems to have been a stalwart fellow. If he was built in proportion I should like to have his chest measurement, also the size of his biceps and calf.

Perhaps Mr. Landfear Lucas has some statistics bearing on this interesting point.

I am, Sir, your obedient servant,

P. A. VAILE.

"TWO MODERN GARDENS."

To the Editor of the SATURDAY REVIEW.

10 Eaton Place S.W., 8 March 1910.

SIR,—I see that an error in the omission of three words in my article "Two Modern Gardens" in this week's issue of the SATURDAY makes it appear as if the trees cut into fantastic shapes, that were jeered at by Pope, were to be found in the eighteenth-century gardens of the "landscape" style. It was, however, the comic formality of this "verdant sculpture" at the end of the seventeenth century which caused a reaction in favour of "copying nature" a generation later.

Yours faithfully,

ALICIA M. CECIL.

BEEES AND CLOVER.

To the Editor of the SATURDAY REVIEW.

31 Farm Street W., 6 March 1910.

SIR,—In your current issue (5 March) mention is made of the familiar example which since Darwin has been so popular concerning the fertilisation of red clover by humble bees. That the story so commonly told is not true seems well nigh incredible, so widely has it been accepted, and so respectable are the names cited in its support. Nevertheless there is undoubtedly some conflict of evidence, and since it may be hoped that if ventilated in your columns valuable contributions towards the settlement of an interesting question may be elicited, I would ask your hospitality for the following remarks.

The ordinary version of the tale is thus told by you: "Red clover would not grow in New Zealand. So they shipped over a cargo of humble bees. Never were such heaven-sent immigrants disembarked on any shore. Never was seen, in New Zealand at any rate, such a harvest of red clover."

On the other hand, Mr. David Syme, in his "Modification of Organisms", published at Melbourne some twenty years ago (p. 112, note) writes thus:

"Darwin says that 'Trifolium pratense' (red clover) will not produce seed unless it has been visited by humble bees. The statement has been accepted without question, and some settlers in New Zealand have imported humble bees into that colony in order to secure seed from the flowers, which bloom freely enough, but were believed, on Darwin's authority, to be infertile. But this is quite a mistake. Red clover had been grown and exported from New Zealand long before the humble

bee was introduced there; and I am informed by one of the leading Melbourne seedsmen that he has been supplied with this seed, grown in the western district of Victoria for the last seventeen years, although no humble bees have ever been introduced into that colony."

Finally, a writer in the "New Zealand Tablet" (8 May 1891) is at variance with both the above accounts. He says:

"Was it not to fertilise the red clover that bumble bees were introduced into New Zealand? They have been with us now for two or three seasons and have become fairly common. Has the red clover in New Zealand become fertilised? Is it now to be found commonly self-sown in our pastures? Our own experience, so far as it goes, and we admit it is not very extensive, is that things continue as they were. Neither in Australia nor in this colony have we ever seen the red clover to grow wild—although in both instances we have been in places where the white clover grows thick. 'Honeysuckles', as we called them, were common in the pasturelands at home; but here, unless where the red clover has been intentionally sown, we never find them."

In view of all this it seems most desirable to make quite sure of the facts of the case before committing ourselves to any conclusions thereupon.

I am etc.,

JOHN GERARD S.J.

THE NEW CROMES AT THE NATIONAL GALLERY.

To the Editor of the SATURDAY REVIEW.

SIR,—In a recent article Mr. Binyon referred to the "Moonrise at the Mouth of the Yare", by Crome, which has recently come to the National Gallery as part of the Salting bequest, and also to the possible acquisition of the "Poringland Oak" through a patriotic provision in the will of its late owner, Mr. Steward, that it should be offered to the nation at a valuation before coming into the open market.

Your readers will rejoice with Mr. Binyon and other admirers of one of the greatest of landscape painters to learn that the "Oak" has been secured. These two acquisitions alone would mark the year as a happy one for the Gallery. The "Oak", with its drift of golden sunset through the majestic tree, is the culmination of what began in Hobbema; the divine "Moonrise" is the culmination of what began in Van der Neer, and is the one supreme picture in the Salting collection. It is the picture which belonged to Dawson Turner under the name "A View on the River Yare, with Wherries and a Draining Mill". A curious question arises when it is compared with the "Wherries on the Yare" in the National Gallery, attributed to Cotman. Is that not also a Crome? The bare solemn beauty of the design, the matter and manner of the painting suggest it. The picture was sold with Cotman's works after his death; but he may have possessed a Crome; if it is his work, he was imitating Crome very closely. The "Heath Scene", not yet hung, but seen at Agnews', does not seem to me to be by Crome himself. Perhaps it is by his son. The coast-scene, hung on the wall to the right of the screen and attributed to Constable, is a puzzling, but a very fine picture. The colour of the sky, the shape and movement of the clouds are unlike him, and nearer Crome; but the land-forms more like Constable. The "Sketchley", by Constable, is a new kind in the Gallery, and very lovely in its grave key of cold rose, black and green. There is a fine "Salisbury" sketch also, not yet hung but seen at Agnews'.

England, I learn from the SATURDAY REVIEW and other papers, is decaying commercially, and we all know that we are at the mercy, in matters of art, of the greater wealth and infallible connoisseurship of other countries; yet somehow, with those recent bequests and gifts and purchases for the National Gallery, the South Kensington Museum, and the Print Room, we seem still to get our share, and a little more.

Yours faithfully,
D. S. MACCOLL.

REVIEWS.

THE VULGAR MUSE.

"The 'Acharnians' of Aristophanes." By W. J. M. Starkie. London: Macmillan. 1910. 10s.

"The 'Acharnians' of Aristophanes." By B. B. Rogers. London: Bell. 1910. 10s. 6d. net.

IN the year of grace 1897 Messrs. Macmillan and Co. published a small red book which revealed to the public that English, or let us say British or Kelto-Saxon, scholarship boasted an authority upon Aristophanes, and need not any longer rely on the eccentric if valuable collections of the Rev. Frederick Blaydes. Since then the late R. A. Neil has given us his brilliant fragment, his commentary upon the "Knights" (1901), but Mr. Starkie has been silent. The more reason to congratulate him on this fresh start and to wish his elbow power. Is this edition of the "Acharnians" quite as captivating as that of the "Wasps"? Perhaps hardly; publishers seem on the road to producing big distended books whose size is rather out of proportion to their contents. But we are satisfied to take what we are given. Aristophanes is an author on whom it is easy to accumulate material; he is difficult to appreciate, impossible to translate. There is no greater task set for scholarship than to appreciate him. He is topical, not, like Tragedy, in the clouds; then there are the quotations and parodies of all Greek literature down to his own time; and the great, the colossal difficulty of humour in a dead language. If it is next to impossible for us to be facetious in French or Italian, how can we hope to seize the jokes of a period where the facts, the materials as it were, for the jokes are unknown? If we have gathered what seem to have been the data upon which Aristophanes made the Athenians laugh, what chance have we of finding a joke left in them? And, besides this, the genre of Old Comedy was something that has never been repeated. A kind of drama, on a very conventional scheme, it held an inferior place compared with Tragedy. Its material was what the Greeks called *γελῶν*, surprises and breaches of propriety, and the humour arising from such. It offended the taste of the primmer and more school-bred centuries which followed it, and even in its own period was vulgar. Yet, as we see, it survived on its merits. The recent discoveries of Menander have shown that his reputation was academic; no one now would take his small quiet comedies de mœurs in exchange for the free blast of the Periclean playwrights.

Still at the time when it was written, Old Comedy was the Cinderella. An artist in character has left us a cursory but meaning portrait of Aristophanes. In the "Symposium" we find him, a man of thirty-five, one of the circle of Agathon, Phædrus and Socrates. He was bald, though Plato spares him this point; an attack of hiccups, due to eating too fast, prevented him taking his proper turn at eulogising Eros; energetic remedies restored him, and his contribution, if grotesque and pictorial, is far from shallow; human beings are attracted one to another because they are halves of a once perfect orb. The speech, it is true, has not the same effect on the company as that of the young and precious Agathon, the tragedian; and when later on Alcibiades bursts in he asks Socrates why, with his extraordinary appearance, he did not sit by Aristophanes, who dealt in such freaks. Aristophanes was one of those who lasted longest at the table, and at cock-crow was heard by someone who woke at that point enduring Socrates' demonstration that comedy and tragedy are the same subject. Neither noble nor politician, he mixed easily and independently in the society of Socrates' disciples, whom he had caricatured or was to bring upon the boards. His art was not on the highest level, but it gave him a better standing than a Molière or a Pellegrini.

His "bomolochia" imposed strict conventions, but within them his intellectual force makes itself felt. The new and the absurd are, as the Greeks knew, interchangeable terms, and therefore Comedy, which must raise a laugh, attacked new things in politics and in

ideas. The Vulgar Muse took great pains. The scientific knowledge implied in the "Clouds" is extensive and accurate. It was, as the poet said, his cleverest play. The politics of Comedy were to make it up with Sparta; this, the view of Socrates' friends, who regarded the war as a polo match between cousins and thought it had gone far enough, was represented on the stage in a material and convivial way, but with pathos and sincerity. The contention of the Muse was correct, for no more suicidal and futile war than the Peloponnesian has been. The blame for it lies on the impracticability of the Greek nature, and its wickedness is not better conveyed in Thucydides' severe rhetoric than in the hearty scenes of the "Acharnians" and the "Lysistrata". Laughter at Euripides—much as he deserves it—was less effective; taste was on the move. But when we are told that the line with which Aristophanes reproached Euripides was unfairly chosen and misrepresented, we must remember that Plato puts the same line and for the same purpose in the mouth of Socrates. To digest the fumet of this wonderful laughter-maker requires a strong stomach; but the truth of his perceptions and his feeling for human nature, together with the magnificent beauty of his instrument, make him and Herodotus and Plato the best literary leavings of antiquity once the Tale of Troy done.

To translate this brimming stream seems past our ability. Mr. Starkie as a commentator has done remarkable service in adducing jewels of Shakespearean equivalents, but his attempt to render the plays into a kind of Elizabethan English is less successful. The management of Shakespearean prose is another thing from the occasional happy phrase, and the Rev. T. Mitchell, when George the Fourth was King, and Mr. Rogers in our day, have more of the beef and roll of Bromius.

A kind of set has been made upon the "Acharnians" of late. Mr. Rennie's edition has many merits, another critical text is foreboded, and Mr. Rogers' metrical translations have now got as far. His "Acharnians" in verse receives our respectful and hearty welcome.

BJÖRNSSEN'S MARY.

"Mary." By Bjørnstjerne Bjørnson. Translated from the Norwegian by Mary Morison. London: Heinemann. 1909. 3s. net.

IN reading "Mary" as an English novel our sense of values is upset. Reading the ordinary English novel one gets tired of being indignant, or disgusted, or satirical. One gets tired even of being bored. So at last one comes to be interested, just because every other way of taking new fiction has been exhausted, and because to be interested is the one way left when all the credible ways have been used up. Having been brought to this pass, we discover excellences in "Q." and excuses for Mr. Haggard. We come to find comparatives for Mr. Conrad and superlatives for Mr. Kipling. Then, just as all this is arranged satisfactorily, volume thirteen of the novels of Bjørnson is put into English, and down it topples—this nicely built system of values. We are left helpless. None of the things we are in the habit of saying will do. We may not give a smallest hint of the plot. To outline the plot is the last insult to put upon a really great novel. We will not talk of "style". One is not reduced to thinking about style when reading "Mary". We will not say that the characters are drawn with greater or less fidelity to life, because they are not, in the ordinary sense, drawn at all. They are just there.

What we can say, perhaps, is this: Here we have a perfect piece of life moulded into form by an art no less perfect. It is characteristic of Mary, the woman of the story, that her immediate act seldom fails to surprise us at the instant of its doing; and that, the moment after, it falls into line with her character as the one natural and inevitable thing she was bound to do. She is in fact created, not made. She lives with a breath and a being of her own. As it is with an actual woman of flesh and blood, so it is with her. We wait for her to act, and do not quite know what she will do. She acts, and we

know she could not have acted otherwise. Who that is writing for us in England now can do this? Virtue went out of Bjørnson to create Mary. Have we anyone with virtue to give?

But this is only one side of the matter. We are not only faced here with a piece of pure creation, but also with a piece of exquisite art. One act of Mary makes the crisis of the story. It is inevitable; but it comes upon the reader in a flash. The page is turned, and there it is. It has been long prepared, but never expected. One of the features of Bjørnson's art is his use of seemingly unimportant details to illustrate or give the key to his meaning. The details have been given; they are fresh in the mind; and then, all at once, they become legible. This act of Mary was her splendid act: it was also her horrible blunder. All turns upon the question: Was it deliberate or was it done on a sudden impulse? Where is the decisive indication? Well, a man goes through a door and notices that the lock has been oiled since last he turned the handle. "A well-regulated household", he thinks, and one is ready to leave it at that. But somehow that incident of the door-handle sticks in the mind; and, when the crisis is reached, there it is—the decisive indication that we wanted. Students of Ibsen are quite familiar with touches of this kind. But Bjørnson's art is more delicate than Ibsen's. In Ibsen it is often necessary to go back and pick up the threads in order to collect his full meaning. Bjørnson contrives to make the small touches that matter stand out and remain subconsciously in the mind till the moment for illumination has come. We would not part with "Mary" for less than three of Ibsen's plays—and those not the least. But such a comparison—except in this matter of the use of detail—is foolish. Bjørnson in "Mary" gives us the common stuff of life—gives it us simple and direct. There is nothing here of Ibsen's pathology. We are in the sun. Her most hideous blunder cannot undo a woman's soul. Bjørnson knows that the deed is nothing at all. It is the soul behind the deed that he sees. It is an old truth. Not everything that cometh out of a man defileth a man. At all events, so it is here: triumph and joy built upon an act that—as the Pharisees would say—has defiled for ever. But who would trouble to look for a message in "Mary"?

MEREDITH'S POETIC PROMISE.

"Poems written in Early Youth", "Poems from 'Modern Love'" (1st edition), and "Scattered Poems". By George Meredith. London: Constable. 1910. 6s. net.

THE poems in this volume are mainly Meredith's very early work. More than half of them are taken from the volume published in 1851. Of the remainder most appeared with "Modern Love" in its first edition, while a few belong to later years—one, "To a Friend visiting America", to 1867, and a poem on the death of Robert Browning to 1889. These later pieces are in no way the best or most interesting, and they serve chiefly to confuse the character of the book. Apart from them—or even including them—this poetry is attractive, worth studying for its promise and preparation. There is, for example, an early and shorter form of "Love in the Valley", already full of beautiful things in substance and in movement, but not beautiful as a whole nor to be regarded as such. This, "Daphne", "London by Lamplight", "The South-West Wind", "The Shipwreck of Idomeneus", "The Meeting", and "Autumn Even Song", contain probably the best work; and of these "Daphne" is by far the finest. Both the good and less good are seldom without some captivating touch from that robust, amorous and joyful spirit. When Meredith was at his best he combined sensuousness with a vigour both manly and intellectual in a manner which no other English lyric poet has equalled, except William Morris. His early work has glimpses of this combination. It was already strong in the man himself, but in his writing it is obscured by a rather unusual fault in a young man—the superabundance of his material from

natural observation. This observation is good in itself, and even here, out of its place, is often pleasing and always interesting as a personal if not a poetic quality. It is all the easier to excuse because it is only the untrained exuberance of the very quality which makes "Daphne", for example, so fine. He treats the myth of Daphne and Apollo with great voluptuousness, as Keats would have done, but with none of Keats' languor. It is altogether an open-air piece. The sun, and no pale remembered orb, and the wind itself sweeten and brace the voluptuousness. We see and feel the events of the poem in full sunlight and on the rich solid earth, not any shadowy substitute from a poetic underworld. It is like the work of Rubens, yet delicate too. And what gives it the singular quality is the interaction of English landscape and this sensitive but vigorous mind. We scarcely dare to quote from the poem. For it consists of nearly a hundred short stanzas, and movement and continuity are the soul of it, which quotation would destroy. Also, the poem is not free from the roughness of diction which shows up in a few lines. At no time did Meredith become sure of a style which was equivalent to, as well as suggestive of, the effect desired. For example, in "The South-West Wind in the Woodland" we are given an impression which few will ever wish to go back to the words in order to regain, and when we quote the following we do so reluctantly because its original effect is still so much bigger in our mind than the words now appear:

"For lo, beneath those ragged clouds
That skirt the opening west, a stream
Of yellow light and windy flame
Spreads lengthening southward, and the sky
Begins to gloom, and o'er the ground
A moan of coming blasts creeps low
And rustles in the crisping grass;
Till suddenly with mighty arms
Outspread, that reach the horizon round,
The great South-West drives o'er the earth,
And loosens all his roaring robes
Behind him, over heath and moor.
He comes upon the neck of night,
Like one that leapt a fiery steed
Whose keen black haunches quivering shine
With eagerness and haste . . ."

But already in these early poems Meredith's treatment of Nature is distinctly his own, and not Tennyson's or Wordsworth's. In the manner in which he allows himself to be seen sharing the emotions of Nature he bears some resemblance to Byron, but his personality and his Nature are more subtle than Byron's. He does not stop at Wordsworth's "One impulse from a vernal wood", but seeing a sordid London crowd exclaims:

"Could I but give them one clear day
Of this delicious loving May,
Release their souls from anguish dark,
And stand them underneath the lark;—
I think that Nature would have power
To graft again her blighted flower
Upon the broken stem, renew
Some portion of its early hue."

Probably he changed this opinion. Nevertheless Nature and Meredith will continue to inspire and console, and the alliance between the two, between a splendid human being and the beauty of wild earth, is a wonderful thing to see here, whether in the philosophy, in the descriptions, or in the love poetry of "Love in the Valley" and the seventh "Pastoral".

ODDS AND ENDS.

"The Romance of Symbolism." By Sidney Heath.
London: Griffiths. 1909. 7s. 6d. net.

THERE is a curious and clumsy phrase in "The Romance of Symbolism" that we cannot help applying to its author. Mr. Heath is a terrible example of what he calls the "widespread propensities of

symbolisers". Into two hundred and thirty-eight pages he has crammed a mass of heterogeneous information that would shame "the very model of a modern major-general". Anthropology, history, etymology, theology—all is game that comes to Mr. Heath's bag. As to his facts and fancies, many of them we do not think worth entering in a game-book at all—most of them certainly not under the heading of symbolism. "The Romance of Symbolism", then, "and its relation to church ornament and architecture" is, in spite of its alluring title, a disappointing book. If we would enter into the spirit of Christian symbolism, one page of Huysmans is worth all Mr. Heath's medley of archæology and history.

Mr. Heath should have kept in mind a sentence that he quotes from the "Dorset Proceedings" (what kind of proceedings he does not tell us): "A symbol stands for an abstract idea, an emblem denotes a concrete thing, an attribute occurs in apposition with the person it qualifies". No sooner, however, does he quote it than he forgets it; on page after page and in paragraph after paragraph there is a bewildering confusion of symbols and emblems and attributes, and a thousand-and-one other things that have nothing to do with any of them.

The book is divided into a number of paragraphs—every one with a heading, appropriate or inappropriate. A glance at these headings is instructive. One paragraph, for instance, has the ambitious title "Fine Art"; another is headed "Days of the Week"; and a third "Good from Evil"; a fourth "Mr. Gladstone". And interjected into this curious dictionary of phrase and fable are long extracts from writers ranging from Wordsworth and Herbert Spencer to the Rev. H. R. Haweis and the author of "The Cloister and the Hearth". Further, there is little attempt to mollify an impatient reader by careful writing or a distinguished style. Of definite misprints there are not a few. Is a slip of the pen, a printer's error or something worse responsible for the statement that "the word Porch is derived from the Latin Porche" (sic), or that the words "baptism", "ceremony" and "charity" come to us through the Norman French? Should we not suppose from a reference to "S. Cyprian Epist. A.D. Januar" (sic) that a preposition was a year and a man a month?

If the author's information is multifarious, his opinions are decided. "Of the really great Italian artists of the Middle Ages", he tells us, "only Fra Angelico, Francia, Perugino and Fra Bartolommeo remained true to essentially Christian principles." Poor Giotto, then, must be banished into outer darkness. But whether or not Giotto "remained true to essentially Christian principles" is no doubt a matter of opinion. Mr. Heath is at perfect liberty to be an Athanasian contra mundum, although we might surely have expected him to explain why it is he holds so unique an opinion; but that is his business. When, however, he makes statements of fact that are historically incorrect it is a different matter altogether. Take for instance his statement that "the word originally applied to Christians as distinct from Jews, infidels and heretics was Ecclesiastici". Does Mr. Heath mean to tell us that they were called Ecclesiastici before they were called Nazarenes or before they were called what they still are called, Christians?

Mr. Heath is not much happier in his expositions of Catholic doctrine. Why should he describe Prayers for the Dead as "Popish", or the Pre-Reformation Calendar as Romish?

All this has not much to do with religious symbolism. Neither, unfortunately, with the exception of certain portions of its later chapters, has the book. But on page 145 there is a paragraph so entirely relevant to this subject as to be worth quoting: "The Rood was an image of Christ on the Cross, made generally of wood, and erected in a loft for that purpose just over the passage out of the Church into the Chancel. And wot you what spiritual mysterie was couched in this position thereof? The Church (forsooth) typified the Church Militant, the Chancel represents the Church Triumphant; and all who pass out of the former into the latter must go under the Roodloft; that is, carry the cross and be acquainted with affliction". It is significant that this is an extract—it comes from Thomas Fuller. Here at last is a proper

example of religious symbolism. As for Mr. Heath, *Antoni gladios*—most of all a review in the *SATURDAY*—*potuit contemnere si sic omnia dixisset*.

SALVE SATURNIA TELLUS.

"Wanderings in the Roman Campagna." By Rodolfo Lanciani. London: Constable. 1909. 21s. net.

A FEW weeks ago we remarked on the absence of a complete and comprehensive history of the Roman Campagna, with all its manifold associations. The present "profusely illustrated" volume does not profess to fill the gap, and its author is, perhaps, too much of the archæologist pure and simple to undertake such a task. In his familiar, discursive and somewhat sketchy fashion Professor Lanciani leads us over a portion of the amplification of the *Ager Romanus*, from the mountains to the sea, from Tibur and Præneste to Laurentum and Antium. He is a little too much given to writing down to the supposed level of the tourist, who, if he happens to be English, will presumably know more of Horace and of Hadrian than is here laid to his credit; but, within its limits, the book is both informing and stimulating, written with that wealth of detailed information which the author has peculiarly at his command.

Not the least part of the fascination of the Campagna is its unique blending of mediæval and classical associations. The lands of which that antique Roman among the Popes, Gregory the Great, disposed in favour of his monks extended almost to the gates of the city of Palestrina. An old characteristic of Latium, its abundance of oracles and places of pilgrimage, is reflected in its many shrines and sanctuaries to-day, and he who in ancient times would have consulted the oracular cave in the Temple of Fortune now kneels before the Madonna del Buon Consiglio at Genazzano. The abbey of Grottaferrata, founded by S. Nilus at the beginning of the eleventh century, has taken the place of the Tusculanum of Cicero, and one of its abbots has not unreasonably claimed that "where Cicero and his guests devoted their time to the study of Greek philosophers, the Greek disciples of S. Basil have spent their vigils over the books of the holy Fathers". Above the spot where Nero built his villa and constructed his park of Sublaqueum, or Subiaco, as a retreat among the mountains from the cares of empire, S. Benedict, desiring, as S. Gregory writes, "rather to be wearied with labour for God's sake than to be exalted with transitory commendation", found the "strait cave where he continued three years", and built the first monasteries of what later became the Benedictine Order. One of the lakes that Nero had constructed is the scene of the miracles attributed to S. Benedict in the "Dialogues", which we see represented in the frescoes of Signorelli and Bazzi at Montoliveto Maggiore.

In dealing with Antium the author has a good word for Nero as a connoisseur of art: "Whenever excavations have been made in grounds known to have belonged to him, some genuine work of a Greek master has been sure to come to light; in other words, the only chance we have left of discovering lost masterpieces is to follow in the footsteps of Nero and search every building or site that is known to have been inhabited by him, whether the Golden House at Rome, or the hunting-box at Sublaqueum, or the sea palace at Antium". The book includes the results of some of the most recent researches in various parts of the Campagna and illustrations of several works of art brought to light during the past year. Incidentally, we are given an account of the singularly interesting discovery on the Janiculum, in the February of 1909, of the Syrian chapel to Jupiter Heliopolitanus with its secret contents, founded, as it is believed, in the second century by M. Antonius Gaionas, who "has become the hero of the day and the most-talked-of personage in archæological circles".

We are a little mystified by the assertion that Horace, Vergil and Catullus "partook of Cynthia's hospitality", and that Augustus himself may also have

been a visitor at her Tiburtine villa. The account of the persecuted sect of the Fraticelli, who made their last stand on Monte Sant' Angelo between Tivoli and Palestrina, strikes us as neither adequate nor impartial, though the statement that the memory of Pietro Giovanni Oliva was anathematised by Clement V. at the Council of "Vienna" may be due to a misprint. For the rest, Professor Lanciani gives us much that will make his volume a most valuable companion for the traveller in the Campagna who needs more than the ordinary guide-book can supply.

THE OLD HINDOSTAN REGIMENT.

"Historical Record of the 76th 'Hindostan' Regiment, from its Formation in 1787 to June 30th, 1881." Compiled by Lieut.-Colonel F. A. Hayden. Lichfield: Lomax. 1909.

AS long ago as 1836 King William IV. was pleased to order that "with a view of doing the fullest justice to Regiments, as well as to individuals who have distinguished themselves by their bravery in action, an account of the services of every Regiment in the British Army shall be published". It was in consequence of this order that the long list of regimental histories generally known as "Cannon's Series" was compiled. But little more than half of the old units found a biographer, and, after the red volumes had continued to appear in some numbers for twenty years, the issue of these official histories ceased. Its completion was left to private enterprise, which (as was natural) has worked in a very intermittent fashion. There are still a good many old and distinguished corps of which there is no continuous record in print. Whenever one of these gaps is filled up, the military historian must rejoice—especially when the work is done with such conscientious and loving care as Colonel Hayden has lavished upon the annals of the old "Hindostan Regiment", or 76th Foot.

Two other regiments have borne this number—the one during the Seven Years War, the other (Macdonald's Highlanders) during the War of American Independence. But each was disbanded at the peace which terminated the struggle for which it had been raised, and it was not till 1787 that the existing bearer of the number was raised. Along with three other corps (the 74th, 75th, and 77th), it came into existence as an indirect consequence of the younger Pitt's India Bill. On assuming a more direct charge of the dominions of the East India Company, the home Government determined to increase the proportion of royal regiments serving in India. The four battalions raised in 1787 were all sent direct to the East, and the 76th was destined to remain there for nearly twenty years, since it did not return to England till 1806. It thus chanced to be one of the few regiments in the old army which did not receive a territorial name, when local designations were served out to the large majority of corps in the days of the Revolutionary war—for it had never possessed a tie with any particular British district, and had remained permanently on Indian service. When it came home at last, in 1806, it received the honorary title of the "Hindostan Regiment", which it preserved till, in the general rearrangement of 1881, it was (in a quite arbitrary fashion) linked to the 33rd, the Duke of Wellington's Regiment, and localised in the West Riding of Yorkshire.

The old name was a well-earned one, for though not "primus in Indis", the 76th had an unparalleled record of long and brilliant service therein, when the British Empire in Hindostan was "on the make", in the critical days of Cornwallis and Wellesley. Its first nineteen years were the golden age of the corps, in the sense that it was then present at events far more epoch-making than any upon which it happened in its later career. For though it was twice in the Peninsula for a few months—in 1808-1809 and again in 1813-1814—though it joined in the Walcheren expedition, and arrived in Canada just in time to see the end of the second American War, an unkind fate denied it a part

in the more stirring episodes of each of those campaigns. Later the 76th was in Corfu and Malta during the Sikh wars, on American service while the Crimean War was in progress, in Ireland during the Indian Mutiny, in Burmah during the South African War, so that there is nothing in its more recent history to compete in interest with the stirring records of its early years.

Every word of Colonel Hayden's narrative concerning these old services in 1787-1806 is well worth reading, as giving a picture of the life of the British soldier in the time of Cornwallis and Lake. The 76th was in the thick of the second Mysore War—it marched and starved with the main army during the first abortive advance on Seringapatam (1791). It took part in the storming of the inaccessible "droogs" during the autumn that followed, and had the hardest work of any corps in the night attack that broke Tippoo's lines and uncovered his capital on 6 February 1792. For, missing its way in the darkness, it escalated and took, with heavy loss, the great Eed-Gurh redoubt, which had formed the salient angle of the Mysorean lines, and had not been intended by Cornwallis to be assailed at all, because of its formidable strength. This was a great exploit, but nothing in comparison with a feat achieved by the regiment eleven years later—the storm of the fort of Aligurh on 4 September 1803. In this year the 76th formed the sole European battalion present with Lord Lake's army of Northern India, which conquered the Doab from Scindiah's French mercenaries, and in the next year had to face and beat Scindiah's rival, Jeswunt Rao Holkar. What it meant to be the one white regiment which had to lead and stiffen eleven battalions of Bengal sepoys may be easily imagined. The 76th formed the leading échelon in every great attack in line, and supplied the forlorn hope at each storm of a fortress. At the pitched battles of Delhi (11 September 1803), Laswari (1 November 1803), and Deig (13 November 1804), it in each case delivered the decisive blow which smashed in the front of the Mahratta infantry. But its most astounding feat was that already alluded to above—the capture of the stronghold of Aligurh. This was a most desperate business: it was neither the storming of an already prepared breach, nor the escalate of some weak point of an extensive line of works. Aligurh was surrounded by a broad wet ditch, crossed only by a narrow causeway. At the end of this causeway was a fortified gate in strong masonry, belonging to an outlying tower. But even the capture of this tower did not admit an assailant into the main work, since it was separated by a second branch of the ditch from the fortress, which was only accessible across another causeway blocked at its end by a second solid gate. Both causeways were swept from end to end by the fire of the ramparts of the place. Lord Lake's plan for storming Aligurh was to direct a wing of the 76th, backed up by a battalion and a half of sepoys, to break in, by the simple process of dragging a twelve-pounder along the first causeway up to the outer gate and blowing it in, and then across the second causeway to the second gate, where the same plan was to be repeated. This was the very infancy of the art—a foolhardy waste of men's lives in an impossible task as one would have supposed. Nevertheless it succeeded; at the first gate the head of the column had to stand for twenty minutes in the open, while the solitary gun was battering in the iron-bound door. The 76th were exposed to a converging fire of grape, wall-pieces and matlocks, both from the tower that they were attacking and from the ramparts opposite. All the four officers of the leading company were killed before the gate was blown in, and the tower carried by a headlong rush. The whole game had then to be repeated—the second causeway was crossed under fire, the gun brought up a second time, and the second gate battered for many minutes, while the enemy swept the troops on the narrow approach with all manner of missiles. To the despair of the 76th the doors refused to fall, though much damaged, and all the artillerymen were disabled one after another. A party headed by Major McLeod finally dashed at the small wicket or porter's entrance beside the great door, battered it in by sheer force, and

so got through one by one, since the wicket was only a few feet wide, into the inner fort. The enemy then gave way, and the whole attacking column streamed into the town and captured it without further difficulty. About ninety officers and men of the 76th out of the three hundred who had headed the assault were killed or wounded. The only wonder is that a single man survived. It was no doubt the almost incredible success achieved at Aligurh which tempted Lord Lake into his equally wild attempts to storm Bhurtpore, fifteen months later; after such a feat of arms anything appeared possible. How the assaults failed at Bhurtpore is only too well known: five times the obstinate old commander-in-chief sent back the same troops to try the impregnable breach, after it had been on each occasion battered for a day or two longer by his insufficient artillery. Three thousand men were slain or hurt in these successive assaults—to which total the 76th contributed seventeen officers and two hundred and eighty-nine men out of a strength of about seven hundred present. Lake then turned the siege into a blockade, and sent—all too late—for a proper battering-train. The moment it arrived the Rajah of Bhurtpore surrendered; apparently all the ghastly waste of life might have been spared if the heavy guns had been called up at the commencement instead of the end of the fruitless attempts to storm the place.

Colonel Hayden has been fortunate in finding two contemporary narratives by officers of the 76th covering its early history—the one by Captain Kennedy extending from 1787 to 1814, and the other by Captain Hatchell dealing with its Peninsular experiences in 1813-1814. From these the local colour and personal anecdotes, which add so much to the interest of a regimental history, could be drawn. There was also much information to be got from Thorn's "Memoir of the late War in India", and a little from the autobiography of the famous John Shipp, the man who twice won a commission from the ranks for acts of desperate courage. Part of his service was in the 76th. Here is a note from him: "It was about this time (1805) that the regiment first went by the nickname of the 'Immortals', which originated in the belief that the veterans who composed it, from the innumerable battles and skirmishes they had taken part in during the sixteen years, and the hardships they had undergone, were thought by the natives to be ball-proof. This superstition had some basis of truth—for most of the men had received one bullet-wound, many two, some four, and one man six."

NOVELS.

"The Ball and the Cross." By G. K. Chesterton. London: Wells Gardner. 1910. 6s.

One is forced to regret the necessity, whatever it may be, that leads Mr. Chesterton to the writing of novels. Everything of real value in his latest might quite easily be included in one of his illuminating biographies of almost anyone. A good deal of the humour we could easily do without; the rest, topical and hilarious, which serves as a lure to the wearying reader, hardly needed a novel to hold it; and it is difficult to imagine anyone who could enjoy the bewilderingly serious conclusion. The book is of such unequal quality that it is difficult to think of it as the work of one man. There are pages of brilliant argument, such as MacLan's description of the great Freethinkers, each of whom, with his genuine ability and honesty, achieved, not the destruction of Christianity, but of the Freethinker who went before. It is not all honest argument, the scales are a little too obviously weighted, but it makes for the most part excellent reading, even when there is nothing in it that is new. But even here there are extraordinary lapses, and the author more than occasionally, and apparently from sheer high spirits, drags in matter quite irrelevant and often cheap, from a desire to get his joke or his point in somewhere. The book as a whole suffers even more from this disconnected irrelevance than the only cogent parts of it. It gives the impression of having been started without any conception of how it would

end, and having been ended in a hazy effort to justify its beginning, which shows us Lucifer throwing a monk out of an airship on to the ball of S. Paul's. The story, which is concerned with the wanderings of a Catholic Scotsman and an atheist publisher in their vain attempt to fight a duel, and their pursuit by the entire police of the United Kingdom, is in part a passionate allegory, in part a comic serial, and in part an unsuccessful imitation of Stevenson's "Arabian Nights". The imitation lacks, however, that inimitable touch by which fantasy and reality were rendered credible and entertaining. Mr. Chesterton's realism sticks out incredibly from the mixture, and his fantasy thus deprived of support looks too fantastic. One does not desire to take the journeyings of the duelists too seriously, but they might have been made incredible without seeming absurd. The motor trip is passable fantasy, but the row to S. Loup, in order to get in some poor fooling with policemen, and the fourteen days' sail to Margate to work off a joke about a nigger, are samples of the inventive depths to which Mr. Chesterton can sink. The story is borne along on its high spirits till the travellers, about half-way through it, take to the sea; from that on it leaves the trail of a flogged imagination, and in its concluding chapters seems to escape from any sort of controlling sanity. Its opening suggests a definite and ingenious scheme of humour; but when this goes to pieces nothing is left us but wonder at anyone of the author's sagacity perpetrating anything so foolish, and anyone of his perspicacity concocting anything so dull.

"The Squire's Daughter." By Archibald Marshall. London: Methuen. 1909. 6s.

Mr. Marshall takes a very long time to tell a slight story. The squire's daughter is so bored by life at home that she is ready to fly to the arms of a distinguished explorer, rough and primitive as she recognises him to be. The explorer is not quite convincing, but there are shrewd remarks in the book on the system under which the women of many county families, when money is not too abundant, are expected to be contented with inferior education and a limited life, while the sons are carefully equipped with everything that can make for success and enjoyment. The experience of Cicely Clinton on her first glimpse of a London season, when her brothers know everyone while she is a dull country cousin, may very well be founded on fact. But Mr. Marshall seems to suppose that this state of things is universal.

"Light-fingered Gentry." From the Italian of Luciano Zuccoli. By Winifred Heaton. London: Heinemann. 1910. 3s. 6d.

The prevailing impression made by these short stories is of the author's contempt for women. Every story deals with the fickleness, superficiality and calculating selfishness of women. Occasional shrewd hits made with light cleverness and some touches of genuine observation distinguish these studies of feminine unworthiness, but on the whole there is scarcely enough merit in them to warrant their translation into and republication in English.

SHORTER NOTICES.

"Samuel Foote." By Percy Fitzgerald. London: Chatto and Windus. 1910. 12s. 6d. net.

Intimate acquaintance with Samuel Foote might well have been left to the age that tolerated him. Not all his vitality, readiness, and coarse fluency can to-day make him endurable company. We already knew the one thing that need be known about him—that, after Oxford had given him up and he had given up the law, he became famous for his mimicry and boisterous farce. Mr. Fitzgerald places his hero too high. Foote's supremacy is not difficult to explain. He was a fine bully, with a tongue that was never restrained by the faintest sense of decency. Garrick and the finer natures of the time naturally shrank from such a man, and such shrinking, being read by the world as fear, was largely the basis of Foote's fame. We do not deny that Foote had a real genius for mimicry. His mimicry was as perfect as it

was infamous—witness his caricature of Whitefield, which he gave to the public complete to the very squint. But this is not admitting very much. Mimicry was a fashionable vice of the time—the monkey-trick of the hour. As to Foote's wit—so highly praised—we can only say that it would have been strange had he not contrived to say a good thing now and then, for he could never contrive to hold his tongue. It was one of Dr. Johnson's lapses that he admired Foote. It was Garrick's misfortune that he had to tolerate him. Mr. Fitzgerald's excuse for writing this book is that Foote was a prince of bounders when bounders were in vogue. The merit of the book is that those who read it will soon come to have a real dislike for its hero.

"Insect Wonderland." By Constance M. Foot. London: Methuen. 1910. 3s. 6d. net.

This seems quite a nice book for small children. The dragon-fly story is much more correct in its natural history than stories of this kind usually are. If right about a dragon-fly's life, the author is not likely to be wrong about other insects. But she should have named the species that changes in presence of the forget-me-nots; that a child might not think all nymphs were grey (they are oftener brown and green) because this one in his nymphhood was grey. Also, she could have given a brighter, realler picture by allusion to the dragon-fly's colour; general terms are void to children. Besides, there is no common-form dragon-fly. On the literary side the book is, of course, not comparable with "Miss Patty's Parables." The illustrations are bad. The book would have been better without them.

"Catalogue of Tamil Books in the Library of the British Museum." By Dr. L. G. Barnett and (the late) Dr. G. Pope. London. 1909. 45s.

This valuable work—the outcome of learned and exhaustive research—will unfortunately appeal only to the limited class of readers who study Tamil. However, that language is second in India only to Sanscrit in the variety and richness of its literature. Moreover, it embodies the traditions and culture of the ancient Dravidian races of Southern India, who preceded the Aryan conquerors. A work of this character, which will facilitate and encourage the study of this interesting language, deserves a cordial welcome. The general classification by authors, with the character and date of each work, is supplemented by a general index of titles and a select subject index. It is much more than the mere compilation which Dr. Barnett modestly calls it.

"The Mind of the Artist." By Mrs. Laurence Binyon. London: Chatto and Windus. 1909. 3s. 6d. net.

This is a collection of "thoughts and sayings of painters and sculptors on their art". Mrs. Binyon has been far afield to make her book really representative, and the thoughtful care clearly given to the work of selection makes it a valuable study. Our own impression after reading many of these thoughts is that an artist's theory about his work really matters very little. Often it is mere playing with words. Mr. George Clausen, who writes the preface, finds "harmony and consistency" in the opinions here expressed. That is true; and yet, in the end, we feel with Whistler that "art happens". All this theory is simply a way of justifying logically what has already been abundantly justified artistically.

"In the Evening." By Charles Stewart. London: Murray. 1910. 6s. net.

This is such a comfortable book that we have tried to like it. The author has retired from life and "there is nothing distasteful to recall, and there have been many experiences of which one can pleasantly chew the cud". Mr. Stewart has certainly chosen the right metaphor. Through these pages the cud is chewed with such deliberation and placidity that in sheer sympathy one feels oneself turning into a browsing creature. Never have we come into contact with a mind so beautifully at peace as the writer of this book, in whose life "there is nothing distasteful to recall". Long before the end we were thanking heaven for all the distasteful things we could call to mind in our own life.

"Egypt and the Egyptians." By J. O. Bevan. London: Allen. 1909. 5s. net.

This is a pleasantly-written book, mainly about Egypt and the Egyptians, which contains a good deal of information for the reader who wants to acquire some knowledge of such matters. The author writes at second-hand, but he has consulted the best authorities and has made but few slips. The title of the book must be interpreted in a large sense, as it includes chapters on Babylonia and Assyria, as well as on the alphabet. As a sort of first introduction to the study of Oriental archaeology we can thoroughly recommend it.

"The Works of Christopher Marlowe." Edited by G. F. Tucker Brooke. Oxford: At the Clarendon Press. 1910. 5s. net.

We have here a complete edition of Marlowe's works, published in a form suited to those who have a real interest in Elizabethan literature. The spelling, punctuation, and use of the capital letter follow those of the earliest versions. Only such irregularities as would be noticed by an Elizabethan reader have been corrected. The apparatus criticus guides the student through the various editions, and gives him his choice of emendations offered by the critics.

"Milton: Paradise Lost." By A. W. Verity. Cambridge: At the University Press. 1910. 7s. 6d. net.

This is quite the best edition of the "Paradise Lost" we have seen. It is based on the author's earlier and smaller editions for the Pitt Press. It seems to us a pity that such books should, for the sake of the dull student, have to be overloaded with annotation. What sort of reader is it necessary to inform that "prime" means "first"? Yet such reader must exist, or the note would not be there.

Who shall say the public is not curiously interested in the personal side of Parliament? Has the full-blown M.P. lost the spell which of old he had? Not a bit of it. Here is the new edition of "Debrett's House of Commons" (7s. 6d. net) for 1910 (we hope it may not be out of date ere May, at any rate), and the publishers, Messrs. Dean, supply us with a list of the surnames of members who represent "The Animal Kingdom", "The Surface of the Earth", "Culinary Matters", "Clothing" and "Humour". "Humour" is represented by a Smiley, we are reminded; "Sport" by Bowles and Hunt; "Culinary Matters" by Cooke and Kettle, two Boyles and a Burns; and "Clothing" by a Brace and Coates. And this is political fame!

Messrs. Macmillan have just included in their charming 7d. net series of reprints Marion Crawford's "Mr. Isaacs" and "A Tale of a Lonely Parish", Miss Rhoda Broughton's "Cometh Up as a Flower", Mr. Maurice Hewlett's "The Stooping Lady", and Lance Falconer's "Cecilia de Noël". The little books are models in all respects.

"Revue des Deux Mondes." 1 Mars.

The two chief articles of interest in this number are those on the last days of Talleyrand by the Abbé Dupanloup, afterwards the famous Bishop of Orleans (this is a chapter from a book of Talleyrand's private life, by M. de Lacombe, shortly to appear, and was originally a letter written to a friend in Rome), and M. Pinon's paper on Montenegro and its Prince. In the first we have a pleasing light, almost a halo, thrown round the death-bed of the famous diplomatist, who

(Continued on page 340.)

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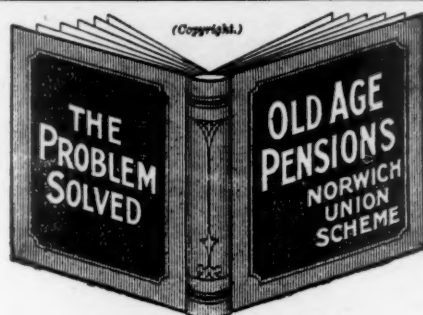
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knew how to make "des accommodements avec le ciel", after a life by no means swayed altogether by celestial influences. M. Pinon's study of Prince Nicolas and his people is sympathetic but discriminating. Two possible futures, he thinks, lie before Montenegro. If Austria-Hungary admits its Slav States into a third confederation and becomes a triple instead of a dual monarchy, then Montenegro and Serbia will probably be swallowed up in it; on the other hand, if a Balkan Confederation be formed, then it is quite conceivable that Prince Nicolas may become the head of it in a supreme effort against the Turks. This is undoubtedly the dream of his life. But what about "Tsar" Ferdinand of Bulgaria?

THEOLOGICAL STUDIES.

"History, Authority and Theology." By Dr. A. C. Headlam, Principal of King's College. London: Murray. 1909. 6s. net.

In his latest book Dr. Headlam presents us with a small collection of essays and dissertations, written at various dates during the last twenty years. All, with one exception, have already been printed in one or other of the quarterly journals, or elsewhere. They deal with various subjects—the sources and authority of dogmatic theology, the Athanasian Creed, the teaching of the Russian Church, the Church of the Apostolic Fathers; and they represent an attempt, or rather a series of attempts, on the part of the author towards the restatement and defence of the truths of Christianity. To those who are perplexed by the many difficulties raised to-day as to the relation of religious belief to modern science, philosophy and criticism this book may be commended. Dr. Headlam does not seek, as theologians less profound too often do, to minimise these difficulties. He recognises and emphasises the gravity of the situation. At the same time he is convinced that the essential truths of the Christian religion are beyond reach of all attacks. Forms may indeed be modified, but the great ideas of which they are the vehicle are unchanged and unchangeable. The arguments employed in defending this position are certainly not new, but they are clearly and vigorously stated; while the restraint and scholarly moderation with which the objections are weighed and criticised create a favourable impression.

In the first of his essays Dr. Headlam has some excellent remarks on the relation of science and religion. He urges that the sphere of each is quite distinct. Science is free from the restrictions of religion, while the religious interpretation of the world and human life is not affected by any scientific discoveries. "Science only tells us the how: it never tells us the why. It may quite easily map out for us the whole process of nature more completely than it has done. It may bridge over the gap that separates organic from inorganic phenomena. . . . But no discovery that it makes or can make can tell us anything on scientific grounds either of the origin or the purpose, the end or the first cause of the world that we know." This argument seems to be on the right lines. If theologians would be content to allow science to be supreme within its own province, and if men of science would recognise that there are limits beyond which they have no right to step, we should be spared much useless controversy. It is gratifying to observe that educated men on both sides seem to be coming to an understanding on this matter. It is mainly with the untrained—those who, on the one hand, fail to perceive that science can do no more than investigate phenomena, and those who, on the other hand, persist in regarding the Bible as a revelation not only of religious truth but of scientific truth as well—that the problem of the "reconciliation" of science and religion remains a difficulty.

With the "New Theology" of the City Temple Dr. Headlam has little sympathy. The paper in which he deals with it is a fine piece of criticism. Perhaps he is inclined to take Mr. Campbell's teaching a little too seriously. Those who regard Mr. Campbell as a prophet are not very likely to be readers of Dr. Headlam, while those who can appreciate Dr. Headlam's criticism will certainly not be adherents of the system criticised. Nevertheless it is well that fallacies should be exposed, and we could not desire a more thorough refutation of a singularly shallow religious philosophy. Incidentally Dr. Headlam gives interesting expression to his own beliefs. The section on the Atonement is particularly valuable. "How we may explain the Atonement", he writes in the conclusion, "we may not be able to say, but when we read the long history of the doctrine of the Atonement, the spirit in which we should do so is not that of pointing out how wrong everyone was, but of seeing how true everyone was." After giving instances of various views, he adds: "None of them were wrong; they are all right. It is only wrong when a particular aspect of the

Atonement is lifted into being necessary orthodox doctrine, when a scheme of salvation is put before us, when a human interpretation of the Atonement is put in the place of the Atonement."

The two papers relating to the Eastern Church should be read with special attention. It is refreshing to meet with a writer who can criticise this great Church without stigmatising it as either corrupt or idolatrous. But Dr. Headlam always speaks with knowledge. His account of the general principles of Eastern Christianity, and his more detailed exposition of the doctrines of the Russian Church, are really illuminating. While, however, Dr. Headlam dwells on the affinities between the Eastern Church and our own, and emphasises the importance of the former as a support of the Anglican position, he is not sanguine as to the prospects of reunion, at any rate in the immediate future. "The attitude of the Eastern Church is, and will be until it is changed, the greatest hindrance to reunion. It thinks and says that it has never changed. It says that the Church is infallible, and thinks that it is the Church. Until it will approach the points of difference between it and other communions in a different spirit—unless it is prepared, if necessary, to admit that it has been wrong, and that the Church of God is a far greater and wider body than its own community . . . anything beyond friendly intercourse must be impossible."

THE MARCH REVIEWS.

Doubts as to democracy and the party system run through the March Reviews. Mr. Hilaire Belloc in the "English Review" and Mr. Harold Cox in the "Nineteenth Century" make party the subject of lengthy and, whether we agree or disagree with their views, of wholly interesting papers. Mr. Belloc contends that in practice party has proved so completely the negation of the representative theory that the machinery of government has broken down. The system, he says, has many features, pleasant and unpleasant: "it is comic, it is charlatan, it is corrupt, and sometimes, though not often, it is dangerous to the State; but so far as a democrat who really believes in representation is concerned its chief feature is that it destroys representation". Useless legislation is promoted, bad legislation is permitted, and "good legislation, upon which all men are at heart agreed", is rendered impossible; but whether a remedy is to be found Mr. Belloc unfortunately says he has no space to discuss. He hopes something may "come of persistent, deliberate and continued exposure of motive". Mr. Harold Cox also regards the party system as the denial of self-government. Moderate men, he says, are now the victims of both parties; the present system is breaking down "because experience proves that it is opposed to the facts of human nature and to the needs of national life". He urges that a new party shall be formed "which shall devote itself to representing moderate opinion and to combating the extremists who now dictate the policies of the two main parties". There are objects, for instance an efficient Second Chamber, for which Mr. Cox thinks sincere Free Traders might work together with sincere Tariff Reformers. But will he assist the cause of co-operation by insisting that the way to combat Socialism is to make direct taxation universal? Tariff Reformers are opposed to Socialism, but are certainly not in favour of increased direct taxation. The Bishop of Ossory, in the "Nineteenth Century", says we have urgent need of "a concentration of those forces of knowledge and of will which make for cool judgment and national determination": such forces should be "lifted out of the welter of party strife". To that end we want a strong and independent House of Lords. Dr. D'Arcy has little confidence in the people as judges of constructive legislation. "Of what value is the opinion of the multitude on such questions as Tariff Reform, the strength of the Navy, the incidence of taxation? How is the average elector to judge whether the death duties are a spending of capital as income or not?" As for Mr. W. S. Lilly's reflections on the General Election, which are bracketed with the Bishop's article, they seem to be summed up in a dictum of Lord Beaconsfield's: "Parliamentary government is practically impossible without two great organised parties: without them it would be the most corrupt and contemptible system that could be devised". It has come to that, in Mr. Lilly's opinion: the old party system has given place to factions.

Members of one faction, Mr. T. M. Healy in the "National" and Mr. William O'Brien in the "Nineteenth", deal incisively with the new prospect for Ireland brought about by the Land Purchase Acts. Mr. Healy criticises the Budget, the Government, and Mr. Redmond, in terms more scathing than any employed by even the "National" or

(Continued on page 342.)

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"Blackwood", both of whom have some characteristically severe things to say of Ministerial mendacity and the clamour for untrammelled democracy. Mr. Healy declares that the hatred of the Budget in Ireland resembles nothing hitherto known. Mr. Lloyd George's finance, he says, is a "scientific method of bleeding Ireland" devised by Dublin officials with a view to raising revenue. Cabinet Ministers "might strut through England gloating over despoiling dukes, but the Dublin sleuth-hounds the while nosed out a tax which, without touching any Englishmen, rich or poor, smote Ireland to the bone. This masterpiece was the tax on tenant right". The Budget proposes to tax not Irish luxuries but Irish thrift, and will transfer to the Treasury the benefits gained by the Irish farmer through land purchased with the aid of State loans. Mr. Healy detects an added zest in this stroke of Radical finance in the fact that the land tax will tap an asset largely created by Tory policy in the last twenty-five years. And this is the measure which Mr. Redmond and his colleagues will allow to pass if they can get what they want in other directions. The visit of the Irish leaders to Downing Street last month Mr. Healy describes as a revolting pilgrimage, and he anticipates when all is over that the Budget will become law, whilst "neither Home Rule for Ireland nor the abolition of the Lords' veto will have been secured".

In the "Fortnightly"—in addition to an article on England's Single-Chamber experiment, which Cromwell brought to an ignominious end—we have Mr. Sydney Brooks on Liberalism and the constitutional and economic crisis. Mr. Brooks finds it difficult to determine what were the predominant issues in the election. The result is confusion: "it has emphasised at once the strength and the impossibility of tariff reform"; it has been "a warning and a rebuff" to the Liberals; and about the only thing Mr. Brooks seems to see clearly is that there is a movement in the country in favour of reforming the House of Lords. The Liberals will attempt at their peril to maintain the attitude of "doing nothing and waiting 'till all be ripe and rotten'". Mr. E. T. Cook, in the "Contemporary", writing, of course, before Mr. Asquith's decision as to finance was taken, suggests that if the financial confusion is not removed the country may hold the House of Commons responsible for continuing what the Lords began. "Is it seriously proposed that the House of Commons should show itself to be as reckless in finance as the Lords?" The Government answer to that rather naive question is Yes. Colonel D. C. Pedder, also in the "Contemporary", writing on intensive electioneering, says that in Wiltshire canvassing became efflagitation. Money, position, and power were used to construct an engine of compulsion practically irresistible. "The next dissolution will find Tory organisation so complete as absolutely to defy opposition". From the Radical point of view that is, of course, quite shocking: all that surprises us is that Colonel Pedder should be so hard put to it to explain the Unionist vote in Wiltshire. In the "English Review" Mr. Alfred Mond makes the amusing discovery that "the most significant feature of the situation is the pathetic appeals now addressed to the Prime Minister by the newspapers and spokesmen of the Conservative party to disregard the victory won by his policy and join them in some vague schemes for the reform of the House of Lords". To Mr. Mond's mind only an elective Second Chamber can be a practical and rational solution of the constitutional problem, and he says sagely, "the Government and the Liberal party have before them a great opportunity". In the same Review Mr. Frederic Harrison outlines "a real upper house" such as he would like to see; it would be a selected rather than elected house, and apart from finance have powers which the over-zealous Radical is anxious to withhold.

Dr. Dillon's notes on foreign affairs in the "Contemporary" contain an exposure of the dark ways of the French "haute finance". French financiers refuse money to the Bulgarians, who are the friends of her ally Russia, and accommodate Hungary, the partner of the ally of Germany. Nor is that the whole of the matter. Though money was publicly refused to Bulgaria in Paris, it was granted to Bulgaria privately through Vienna by French capitalists. This meant that the orders given in return for the loan went to Austrian firms. There seems to be something in the fact that French financiers are many of them German by extraction. In his survey of recent events in Greece Dr. Dillon professes great admiration for M. Venizelos. In his opinion M. Venizelos has for the present solved the immediate problems of the Greek situation. As regards Turkey and Bulgaria the clash is bound to come. It is simply a matter of time. Diplomacy may check or retard, but cannot effectually hinder, the outbreak of war between two adjacent countries with conflicting nationalist aims. M. Ferdinand Lepnik, also in the "Contemporary", has a valuable article upon the future of the Ottoman Empire. Perhaps the greatest obstacle to be surmounted by the Young Turks is the

difficulty of reconciling their revolt with the religious teaching of the Sheri. The orthodox mind must be educated from the Koran to accept the doctrines of the new Constitution. Did not Allah grant the right to cancel a sura on condition that there was a better one to take its place? Following upon this work of education there must be a reform of land tenure and of the administration; and foreign relations must be made straight. M. Lepnik reproves Great Britain for the lack of distinctness in her policy with regard to Turkey, which may work great mischief in a country where reserve is always taken for duplicity. In the "Nineteenth Century" Mr. Blake unreservedly condemns our "weak policy" in Persia; it has given Russia a chance which she shows every intention of using against us in defiance of the spirit of the Convention of 1907. Lord Stanhope warns us against too much trust in Japan. There is, he says, need of a strong man at Tokyo. Lord Lamington pleads for a better understanding with Germany, and questions the value of the French entente. Our present friendship with France is merely sentimental and entirely quixotic. It is an alliance "by which we run enormous risks without any possible gain." In the "Fortnightly" Mr. Garvin devotes his review of imperial and foreign events largely to the attempt to restore correct relations and "bring about a real détente between Russia and Austria-Hungary". Messrs. Lawton and Hobden trace the career of Yuan Shih-Kai and end with a prophecy that the fallen of yesterday may be the uplifted of to-day.

Among the miscellaneous articles are two dealing with the Paris floods, one by Mr. Laurence Jerrold in the "Contemporary", the other by Mr. H. Warner Allen in the "Cornhill". Mr. Beckles Willson, in the "Nineteenth Century", throws a certain amount of fresh light on the Quebec campaign from the journal of General Wolfe, part of which has recently come into his possession. The Earl of Plymouth and Mr. Frank Lascelles, in the "Empire Review", outline the programme of "The Festival of Empire: the Pageant of London", which is to begin in May. The practical finance of Irish Land Purchase is discussed by Mr. R. Sanders in the "Financial Review of Reviews". In "Harper's" Professor Wallace gives an excellent account of his Shakespeare discoveries at the Record Office.

For this Week's Books see page 344.

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ABSTRACT OF PROCEDURE

At the 96TH ANNUAL GENERAL COURT OF

THE SCOTTISH WIDOWS' FUND
LIFE ASSURANCE SOCIETY,Held in the SOCIETY'S OFFICE, EDINBURGH,
On Tuesday, 1st March, 1910.Sir M. MITCHELL-THOMSON, Bart., Chairman of the Ordinary
Court, presiding.

THE SECRETARY read the minutes of the last Annual General Court, held on 23 April, 1909, which were approved.

The Report of the Directors for the year 1909 was held as read.

The CHAIRMAN,—Gentlemen, it is now my duty, as Chairman of this meeting, to move the adoption of the Report and Accounts, but before doing so I desire to express the regret which we all feel at the death during the past year of Sir Robert Dundas of Arniston. He had been connected with the Society as a policyholder for the long period of seventy-one years, and had been a Member of the Ordinary or Extraordinary Court for fifty-four years. We have, in addition, lost by death three of our Extraordinary Directors, namely, Sir Donald Currie, Mr. George J. Kidston of Finlaystone, and Mr. Edward Hyde Greg of Manchester.

Turning now to the figures in the Report, I would like to direct your attention to the satisfactory progress made by the Society during the past year. You will observe that policies were issued for £2,281,000, of which £2,082,000 was retained at the Society's own risk, being the largest amount of net new business transacted by the Society in any one year. It is to be kept in view that this result has been obtained in the year following the Bonus Year. According to the common experience of insurance offices, a large influx of business is obtained in the Bonus Year itself, while generally a falling-off takes place in the year following; but I am glad to say that there has been an exception on this occasion. We not only obtained the large influx of new business in our Bonus Year, but we have also been able in the year following to make a still further advance. If the figures be compared with those of 1902—being the corresponding year of last investigation period—the result is eminently satisfactory. In 1902 the net new business was £1,406,000 as against the £2,082,000 as already mentioned for 1909, so that we have bettered the figures in the seven years by nearly fifty per cent.

This increased new business has been obtained at a moderate cost. The expenses of the year amount, as you will see by the Report, to £11 2s. 10d. per cent. of the premium revenue, which, though exactly 1 per cent. greater than the ratio of expenses in 1908, is really less than the normal figure, as it includes the special expenses connected with the Septennial investigation.

You will see that the total claims for the year amount to £1,364,000, and that, under participating policies, the Society pays on an average £159 for each £100 originally assured. It is also interesting to note that, of the participating policyholders who died, 14 per cent. received double the amount for which they originally assured.

These claims include about quarter of a million sterling paid in respect of Endowment-assurances, which became due through the policyholders surviving to the fixed age at which the sum assured becomes payable. Ten years ago these claims by survivorship amounted to £70,000 only. The form of assurance is becoming increasingly popular, and we must look forward to an annually increasing outlay on this head.

The most important event in the political world, as regards insurance offices, has been the passing of the "Assurance Companies Act." This Act, I may say, applies also to Fire and Accident Companies, and the new provisions as regards Life Assurance Offices are not of great importance, but so far as they go they are improvements on those of the older Act passed in 1870. That Act was based on the theory that the Offices should be required to furnish such particulars as would enable the public, with the help of skilled advice, to judge if the finances of these offices were thoroughly sound, while at the same time all interference by Government in the management of the offices, as is practised in America and some of our Colonies, should be avoided. In fact, it was founded on the principle of publicity without Government control. It has, however, been found in practice that the amount of information which the 1870 Act required is not quite sufficient. As regards particulars of the liabilities of the offices, no amendment of consequence was necessary, but fuller particulars were desirable as to the valuation of the assets; and the new Act provides that these shall be furnished. I may say that, in our last Investigation Report, we practically, in anticipation, complied with the new provisions in regard to this point.

The Scottish Widows' Fund will, I may say, be really affected only by one of the clauses of the Act, namely, that which provides that every insurance company shall have an investigation once in every five years, or at such shorter intervals as may be arranged. You are aware that our investigations have hitherto been made at intervals of seven years, but they will now be made at intervals of five years at the longest. The Directors, however, had—before the Bill was brought forward—practically decided to recommend the adoption of a shorter investigation period, so that the Act has merely made obligatory what they would probably have carried into force without such compulsion.

We have all heard a good deal lately about the fall in the value of gilt-edged securities. The Society has, like other financial institutions, been affected by it, but you are aware that ample provision was made at last investigation not only for the depreciation that has already taken place, but also for possible depreciation in future. The securities held by the Society were then carefully valued by the Directors, and all the items in the balance-sheet which exceeded the market value were written down to market value, no credit being taken for those in which the market value exceeded the book value. A year has elapsed since the investigation. The securities have been again valued, and I am glad to say that there has been considerable increase in their value during the year, with the result that, taking into account the Reserve Fund of £400,000, the value of the Society's investments now exceeds the amount at which they stand in the books by over half a million sterling.

The most serious problem the Directors have to face is that of investing the Society's funds, which you will see now amount to something like £20,000,000, and of investing them at as high a rate of interest as is compatible with safety. With this object, they have adopted, as far as possible, the principle of spreading their funds, not only over as large an amount of different securities as possible, but also in as many different countries as can provide safe investments. It is increasingly difficult, if not well-nigh impossible, to find suitable investments in Great Britain. There has arisen a feeling of insecurity which has caused a heavy fall in the value of heritable property and has materially lessened the borrowing power of land. Our Railways, which during the past sixty years have afforded a desirable field for investment, may now be said to be completed, and no extensions of any considerable amount are likely to be made, at least for many years to come. It may interest you to know that about one-half the Society's investments are placed in securities which are outside the United Kingdom or with Companies which, though domiciled in the United Kingdom, have their investments out of it.

At the Annual Meetings of the Scottish Widows' Fund, reference has so often been made to the advantages of a life assurance policy, that to-day I should not have referred to this subject but for the fact that the arguments carry with them greater force than at any previous time. In our large cities there is unfortunately much distress amongst the working classes, but it is perhaps not greater than that of those who, to use a proverbial expression, "have seen better days." For this class provision by means of a life insurance policy must be of the greatest possible value. From a purely business point of view, we are bound to come to the conclusion that life insurance is not only a desirable but a profitable form of investment. Land, Consols, and in fact almost every British security which we used to look upon as first class, have fallen; but the value of a policy in an office like the Scottish Widows' Fund never falls. On the contrary, it is always increasing in value, and, as we have seen from the Report, may even be trebled in amount. Taking, however, merely the average of those policies paid during the past year, you will have seen that these gave a profit of 59 per cent. above the face value to those entitled to the policies.

I would now like to refer to the last paragraph in the Report as to the proposal to increase the Directors' Fee Fund from 4,000 guineas to 5,000 guineas per annum, free of income-tax, which we submit for your approval. The existing arrangements were made twenty-two years ago, and it may interest you if I compare the position of the Society then and now. The Funds then amounted to Nine and a half Millions; they are now Nineteen and a half Millions. The Premium Revenue was then about Three-quarters of a Million; it is now nearly a Million and a Quarter. The Total Revenue was then Eleven hundred and seventy-seven thousand pounds; it is now Two Millions one hundred and sixty-three thousand pounds. Looking to these figures, and especially to the great responsibility imposed on the Directors in consequence of the investment of a Fund approaching Twenty Millions in amount—and which is rapidly increasing—you will, I think, consider the proposal a reasonable one.

ADAM TAIT, Esq., Cashier and General Manager of the Royal Bank of Scotland: Gentlemen, it is with very great pleasure indeed that I rise to second the adoption of the Report moved by Sir Mitchell-Thomson. We Scotsmen have, I think, a pardonable pride in our native institutions, and in none have we cause for greater pride than our Life Assurance Institutions, which are known all over the world for the excellence of their management and for their stability and strength. Foremost amongst these Institutions is the Scottish Widows' Fund, and I think that there can be no doubt that the Report presented to you to-day will do much to enhance that reputation.

Sir Mitchell-Thomson has mentioned that there has been progress all along the line, that the results this year are better than even the best of the many good years that have preceded it, and I have very great pleasure in offering my cordial congratulations to the management upon them. You may depend upon it, gentlemen, that there has been behind these figures a great deal of strenuous effort and of patient, solid work. I think I may also congratulate you upon being members of such a progressive and prosperous Society. We have just passed through, or been passing through, a period of very great commercial depression and bad trade, but I hope and believe that we are now entering upon a much more prosperous era. It is rather melancholy work to find report after report of companies showing diminished profits, and sometimes balances on the wrong side, and it is very refreshing to find a Report such as this of the Scottish Widows' Fund, which exhibits so much progress. Whether it is that people, when trade is good and profits are large, think they can

quite easily neglect insurance, and when times are bad begin to think more soberly and seriously about things, I don't know, but it is not an unusual experience to find that, in a year of very bad trade, the assurance offices' business has increased rather than otherwise. Well, be that as it may, it is very satisfactory to find such a great increase in the business of the Society this year. Even the terrors of the Budget do not seem to have injured it, notwithstanding the proposed new taxes and increased death duties. It seems only to have afforded the opportunity of showing how exigencies of this nature can be met by assurance.

At this time of day, one would hardly think it was necessary to advocate the benefits of Life Assurance, but one now and again comes across people who affect disbelief in these. I think the very best way to convince them that they are mistaken, would be to give a concrete example from a policy of the Scottish Widows' Fund. We find our friends occasionally—we are not so foolish ourselves—investing their savings in, for example, some South African mines or something of that sort; and if they find by and by that the bottom has gone out of the concern and that they have unfortunately lost their money, passing distressful nights of regret in consequence. Other friends, who put their money into rubber, are distracted in their sleep as to whether they have bought too soon or held too long. (Laughter.) We have more discreet friends who, perhaps, invest in gilt-edged securities, and though their income may not be diminished, they have sometimes to spend a bad quarter of an hour or so over the thought of their shrinking capital. But with a policy of the Scottish Widows' Fund for a substantial amount in the desk, they can go to sleep as calmly and placidly as they ever did after surmounting the teething period.

It is not necessary that I should say anything as to the figures in the Report which Sir Mitchell-Thomson has gone so fully into. The Report exhibits some very remarkable figures. It is easy to summarise them in a general way. There are more than two and a half millions of proposals of new assurances during the year, of which over two millions of net new assurances have been completed, with a net new premium revenue of nearly £100,000. It is all exceedingly satisfactory, and it is almost difficult to use an appropriate word to characterise it; but one of the distinguishing features of the Scottish Widows' Fund is that it has on its directorate gentlemen of the greatest experience and integrity. That leads me to say a single word upon the proposal which is made in the Report put before you to-day, to increase the remuneration of the Directors from its present amount of four thousand guineas to five thousand guineas. As Sir Mitchell-Thomson has mentioned, there has been a very great increase in the Society's funds and income since the amount was fixed twenty-two years ago. The fact that the invested funds of the Society have more than doubled during that period affords, I think, quite a sufficient reason for this proposal being brought up at this time for reconsideration.

I commend the acceptance of the Report and of this proposal to my fellow members.

The motion for the adoption of the Report having been supported also by J. L. MOUNSEY, Esq., W.S., Professor of Conveyancing, Edinburgh University, was put to the meeting and unanimously approved of.

On the motion of L. A. GUTHRIE, Esq., W.S., seconded by R. G. SCOTT, Esq., W.S., the following motion was carried unanimously: "That the thanks of the meeting be given to the Directors, ordinary and extraordinary, and the office-bearers of the Society, for the manner in which they have respectively discharged their duties during the past year."

On the motion of JOHN KERR, Esq., LL.D., seconded by J. F. BAYLEY, Esq., W.S., the following motion was unanimously agreed to: "That the vacancies in the Directors be supplied by the election or re-election of the following gentlemen recommended by the Extraordinary Court:—As Vice-President: The Most Honourable the Marquis of Linlithgow. As Extraordinary Directors: The Hon. Lord Trayner, Sir R. Rowand Anderson, R. E. Longfield, Esq., the Honourable Lord Dundas, and R. A. Armitage, Esq. And as Ordinary Directors: C. B. Balfour, Esq., R. Nevill Dundas, Esq., W.S., and Sir M. Mitchell-Thomson, Bart."

The Right Hon. Lord GEORGE SCOTT moved a vote of thanks to Sir M. Mitchell-Thomson for his conduct in the Chair, which was acknowledged by the CHAIRMAN, and the proceedings then terminated.

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The SUBSCRIPTION LIST is NOW OPEN, and will CLOSE on or before MONDAY, the 14th day of March, 1910.

The Full Prospectus has been filed with the Registrar of Joint Stock Companies.

THE CEYLON CONSOLIDATED RUBBER ESTATES, LIMITED.

Incorporated under the Companies (Consolidation) Act, 1908.

Capital - - - - - £80,000,

DIVIDED INTO

320,000 Shares of 5s. each.

Present Issue: 280,000 Shares of 5s. each,

Of which 40,000 will be issued at par and credited as fully paid in part satisfaction of the purchase price, and the remaining

240,000 Shares are now offered for Subscription at par,

Payable as follows:—On Application, 1s. per Share; on Allotment, 1s. per Share; on 31st March, 1910, 1s. per Share; on 30th April, 1910, 1s. per Share; on 30th May, 1910, 1s. per Share.

DIRECTORS.

B. WENTWORTH VERNON, J.P., Stoke Bruerne Park, Towcester (Chairman).
Lieut.-Col. MORTON FREDERIC THRUPP, Tadworth, Surrey.
W. K. G. SAUNDERS, Kensington Palace Mansions, De Vere Gardens, W.
(late Visiting Agent for Lady De Soysa's Ceylon Tea and Rubber Estates).
Mr. Saunders will also act as Technical Adviser to the Company.

TRUSTEES FOR GUARANTEED INTEREST.

Sir THOMAS FERMOR HESKETH, J.P., D.L., Rufford Abbey, Lancs., and
Easton-Neston Park, Northants.
E. WENTWORTH VERNON, J.P., Stoke Bruerne Park, Towcester.

BANKERS.

LYDD'S BANK, LIMITED, 15 Cheapside, London, E.C., and all Branches.

BROKER.

G. C. HOWARD, 16 Tokenhouse Yard, E.C., and The Stock Exchange, London, E.C.

LOCAL SUPERINTENDENT.

W. L. R. BARTRUM, Rubber Planter, Matale, Ceylon.

SOLICITORS.

PARKER, GARRETT, & CO., St. Michael's Rectory, Cornhill, E.C.

AUDITORS.

CLEVELAND, CHANNON, & SNOWDEN, Weavers' Hall, 22 Basinghall Street, E.C.

SECRETARY AND REGISTERED OFFICES.

W. FENTON PUGH, F.C.I.S., 3 Queen Street, Cheapside, London, E.C.

GUARANTEED INTEREST.

It is by the Agreement dated 4th March, 1910, hereinafter referred to, provided that the Vendors shall guarantee the payment by way of interest at the rate of 5 per cent. per annum, payable half-yearly, for three years from the 31st day of March, 1910, on the present issue of Shares, including the Vendor's Shares, and that by way of security they will place in the names of Trustees on deposit with Lloyd's Bank, Limited, a sufficient sum or sums of cash to secure the interest on the Shares of the present issue from time to time allotted. Payments of interest to be made half-yearly, the first becoming due 30th September, 1910, when a full half year's interest will be paid.

PROSPECTUS.

This Company has been formed with the objects mentioned in the Memorandum of Association, the first object whereof is the acquisition of all or any of five rubber estates: Millrigg, Ricardia, Tillbrick, Mahawatte, and Akramboda, all situate in the well-known rubber growing district of Matale North, in the Central Province of Ceylon. The three last-named Estates practically adjoin, and Millrigg and Ricardia, though some distance away, are easily got at from the others.

The area consists of 1,349½ acres or thereabouts, of which 656 acres are planted as to the greater part with about 112,000 Para Rubber trees in various stages of growth, and as to a small portion with Cocoa and Cocosnats.

The Estates have been reported on by Mr. R. Anderson, of New Peradeniya, who is well known in Ceylon for his planting experience, and the following statements referring to the Estates are taken from his report:

The Estates are situated in the District of Matale North, about 14 miles from Matale Town and Railway Station by cart road, so that transport is not difficult or very expensive. The height above sea level may be put at 900 to 1,000 feet, which is a suitable elevation for Rubber, Cocoa and Tea, as well as for Cocosnats, Pepper, &c.

The soil on the whole is very good and equal to the average of the Matale Valley, the soil of which is considered to be almost the best of that of any of the planting districts.

The rainfall figures kept on several of the Estates give an average of 70 inches. The most of this falls from October to end of April.

The lay of the land is good to very good on all the properties; there is scarcely

any steep land, and a great part of it is flat to undulating. This is a real advantage, and puts tapping and cultivation under favourable conditions.

CULTIVATED AREA.—Para Rubber.....	86 acres planted 1906.
	353½ " " 1907.
	116 " " 1908.
	85½ " " 1909.

64½ acres.

Cocoa and Cocosnats	15 "
Total under cultivation	656 "

Mr. Anderson estimates a further expenditure of £7,500 would bring the Rubber into bearing over the whole cultivated area.

ESTIMATED PROFITS.—Mr. Anderson estimates that 50 per cent. of the trees would be well enough grown to be tapped at the end of the 6th year from planting, and the probable yield per tree during the first year, with rather light tapping, would be ½ to ¾ lb. of dry rubber. The other 50 per cent. would come in from the end of the 7th year.

After payment for the first three years of the 5 per cent. guaranteed interest the returns of Rubber from the present planted area for the next four years, commencing 1914, should be as follows:—

1914.	1915.	1916.	1917.
49,000 lbs.	110,000 lbs.	190,000 lbs.	250,000 lbs.
Taking the selling price of Rubber at 4s. per lb., with expenses at 1s. 6d. per lb., the following net return should be realised:—			
£6,125=8½ per cent.		£23,750=34 per cent.	
	£13,750=19½ per cent.		£31,250=44½ per cent.

The above calculations are based on the average price of Rubber at only 4s. per lb., whereas the present market price is over 10s. per lb.

The uncultivated land is almost all good land, quite as good as the planted area, and it is intended to cultivate the remaining 693½ acres. It is also proposed to act on Mr. Anderson's advice to interplant the Para over a considerable acreage with Ceara, the trees of which can be tapped at the age of three years, and this additional planting should commence to yield in 1914. Accordingly 200,000 seeds from selected good latex yielding trees have been booked, and arrangements will immediately be made for the planting of this variety.

When the whole 1,349½ acres arrive at maturity, allowing a yield of 300 lbs. per acre per annum, and on the basis of only 2s. per lb. profit, the total annual profit should amount to £50,000, equivalent to over 70 per cent. on the present issue.

WORKING CAPITAL.—The present issue will provide about £22,000 for Working Capital, after payment of all preliminary expenses, which sum should be sufficient to bring the present planted area and the additional land into full bearing.

The Reserve Shares, when issued, will provide a further sum of £10,000 for Working Capital, which should be ample for all requirements.

BUILDINGS.—The Buildings consist of one bungalow and six sets of permanent iron-roofed coolie lines.

LABOUR.—There is a force of 220 Tamil coolies with moderate advances (which are to be repaid to the Vendors by the Company) besides the local Cingalese labour.

PURCHASE CONSIDERATION.—The purchase consideration for the above-named five estates, and for the guarantee by the Vendors of the payment of interest as before-mentioned, is £45,000, whereof the sum of £35,000 is to be paid in cash, and the sum of £10,000 satisfied by the allotment of 40,000 fully-paid Shares at par, and the giving to the Vendors of the option to subscribe for the unused 40,000 Shares or any of them at par at any time during a period terminating on the 31st December, 1913. The contract for sale and purchase provides for the purchase consideration being reduced if any one or more of the Estates should fail to be transferred to the Company. No part of the purchase consideration is payable for goodwill.

Full Prospectuses, upon the terms of which applications will alone be received, and forms of application can be obtained from the Bankers, Lloyd's Bank, Limited, at any of their Branches, Broker, and Solicitors, and at the Offices of the Company.

Dated 10th March, 1910.

For public information only. No shares are offered for subscription.

THE RHODESIA GOLD MINING & INVESTMENT COMPANY, LIMITED.

(Incorporated in Rhodesia).

Capital ... £300,000 in £1 Shares.
Cash Working Capital ... £125,000.

DIRECTORS.—ISAAC LEWIS, GEO. PAULING, C. F. ROWSELL, G. H. LEWIS.
GENERAL MANAGER IN RHODESIA (Bulawayo).—Dr. W. T. PAULING.

CONSULTING ENGINEER.—Mr. C. B. KINGSTON, B.A., M.I.M.E., &c.
LONDON OFFICE.—AFRICAN AND EUROPEAN INVESTMENT CO., LTD., Threadneedle House, E.C. ALFRED D. OWEN, F.C.I.S., Secretary.

The Rhodesia Gold Mining and Investment Company, Limited, has been formed to carry on the business of an Exploring, Development, and Finance Company in Rhodesia. The Company has acquired the assets of the Rhodesia Reduction Company (which has been working for some years past in Rhodesia), and its operations are being managed in Rhodesia by Dr. W. T. Pauling, who has had very considerable experience in that country. The Engineering Department is being directed by Mr. C. B. Kingston, the well-known Engineer, who for the past three years has acted as Consulting Engineer to the African and European Investment Company on the Rand.

The Rhodesia Gold Mining and Investment Company, Limited, has already acquired several important mining propositions and has formed the Lonely Reef Gold Mining Company, Limited, to acquire the Lonely Mine. Arrangements are now in progress for the registration of the Sabi Gold Mining Company, Limited, to acquire the Sabi Mine, which the Rhodesia Gold Mining and Investment Company has recently purchased.

A number of other important blocks of claims are owned by the Company, which has also acquired options over the White's Sabi, the Bernheim and Alice Claims and the Pilgrim's Claims.

The Lonely Reef Gold Mining Company, Limited:

This Company has been formed with a nominal capital of £325,000, of which 271,000 shares have been issued and 54,000 are held in reserve, the sum of £71,000 being available for working capital. The Rhodesia Gold Mining and Investment Company, Limited, owns 50,000 shares in the Company, which is now crushing about 1,200 tons per month. Mr. C. B. Kingston, the Consulting Engineer, recommends at once increasing the milling capacity to 4,000 tons per month, and, if the necessary alterations for this purpose are completed by the end of April, he estimates that the profit for the present year to 31 December should be approximately £60,000. With this profit, therefore, the Company would be earning a dividend at the rate of 20 per cent., and in the next financial year (crushing at the rate of 4,000 tons per month) the profits should enable dividends at a considerably enhanced rate to be declared.

For further information regarding this property reference should be made to the Memorandum of Mr. Leopold Weill, Consulting Engineer, which is annexed hereto.

The Sabi Gold Mining Company, Limited (Bellingwe):

The Company which is being formed to work the Sabi Mine will have an issued capital of £200,000, of which the Rhodesia Gold Mining and Investment Company will hold 170,000 shares. The Company will have a cash working capital of £50,000.

The Mine is opened up by means of five levels. The reef in the lowest level, according to the latest development reports, shows uniformly good values, the ore reserves below the 4th Level averaging 15 dwts. per ton over 60 ins. The present reduction plant consists of a 10-stamp battery, with Wheeler pan and cyanide plant.

The past records of this Mine show that, since the commencement of crushing operations up to 30 September, 1909, a total of 47,700 tons have been treated, giving a return of £65,580, or an average of 27s. 4d. per ton. The slimes are being accumulated for treatment at a later date—they are estimated to produce an additional 10s. per ton of ore crushed.

The mill has been shut down on the advice of the Company's Engineers, to permit of development work being pushed forward on a much larger scale, with a view to increasing the milling plant at an early date. A scheme is now in active progress for opening up the 6th, 7th, and 8th Levels of the mine and for prospecting a number of parallel reefs on the property.

MEMORANDUM BY MR. LEOPOLD WEILL.

The Chairman and Directors,
THE LONELY REEF GOLD MINING COMPANY, LIMITED.

DEAR SIRS.—Having examined the Lonely Mine, I beg to give you here in a few lines my opinion on it, leaving until later all the details which I shall give in my General Report on the property.

The Mine is situated 56 miles north of Bulawayo, in the district of Bemba. The road, apart from a few bad places, is comparatively good. Wood is plentiful in the neighbourhood for fuel as well as for timber. Water is pumped out of the Mine at the rate of about 2,500 gallons an hour; this quantity is amply sufficient for the present plant, which requires about 20,000 gallons in 24 hours. Should more water than the Mine can supply be necessary later on, when work is being carried out on a much larger scale, it would be easy to erect a dam on a small river, 1 mile distant, where a "water-right" could be "pegged out."

The general formation of the country consists of a banded ironstone extending for several miles on both sides of the Mine. The gold, free-milling, is found in a quartz vein of a very good appearance, which occurs in chloritic schists. Whilst there is never an absolute certainty that a quartz vein will go down to a great depth, I may say, without entering into technical details, that the geological features of the Lonely Reef are so favourable that the chances that it will go down could not be better. At present the Mine has reached a vertical depth of about 300 ft., the paying chute which dips at an angle of about 60° is about 1,000 ft. long and shows an average width of about 2½ ft., with an average value of over 1 oz. gold to the ton.

The Mine is a going concern. During the last year between 1,000 and 1,200 tons have been treated monthly by the former owners, during which time an average profit of about £3,000 has been made per month. To this must be added the profit still left in about 6,000 to 7,500 tons of accumulated slimes, averaging about 9 dwts. to the ton, and the residues after the treatment of the tailing still contain 4 dwts. to the ton. It can be assumed that the profit in sight from ore blocked out, together with ore probably there, down to the present depth of the Mine, will amount to about £125,000. I am of opinion that with an outlay of about £60,000, the Mine can be fairly developed, the crushing plant can be increased to a capacity of about three times the present one, the cyanide plant can be improved so as to give a better extraction, a slimes plant can be erected, and a monthly profit of about £9,000 to £10,000 can easily be earned.

The concession consists of 5 blocks, each of 1,500 ft. long and 600 ft. wide. The present Mine is situated in the centre block, and from surface indications and the little exploring work that has been done, it can be inferred that there is a great possibility of finding one or several other paying chutes. With this object I should advise that some exploration work be undertaken along the property.

In summing up, and at the same time referring you again for details to my General Report, I am of opinion that the Lonely Mine presents the very best indications that a Quartz Mine can present, and that it will, in all probability, turn out a very profitable Mine.

I am, dear Sirs, Yours truly,

LEOPOLD WEILL.

London, 1 March, 1910.

350

Lists of Subscriptions will be opened on Saturday, the 12th March, and will be closed on or before Tuesday, the 15th March, 1910.

CITY OF COPENHAGEN 4 % LOAN OF 1910.

Issue of £2,200,000 4 per Cent Bonds to Bearer, of which £1,100,000 is reserved for London, the remaining £1,100,000 being reserved for issue on the Continent.

Issue price £99 for £100 nominal capital.

Authorised by the Municipality under vote of the 7th March, 1910, and approved by resolution of the Ministry of the Interior on the same date.

Redeemable at par in about 60 years by yearly drawings or by purchase in the Market, but the Municipality reserves to itself the right, on giving six months' notice, to increase the drawings or redeem the whole Loan at par on or after the 15th March, 1920.

MESSRS. C. J. HAMBRO & SON AND THE UNION OF LONDON & SMITHS BANK, LIMITED, offer the above-mentioned Bonds for Subscription at £99 per cent., payable as follows:—

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15 "	" on Allotment.
20 "	" on 5th May.
59 "	" on 28th July.
£99	

Installments carry interest at the rate of 4 per cent. per annum from the dates of payment to the 15th September next, and a coupon of £1 per £100 Bond representing this interest will be attached to the Scrip payable on that date.

The Bonds will be for amounts of £500, £100, and £20, and will bear the Danish, German, French, and Dutch equivalents, at the fixed exchange of Kr. 18.15, Marks 20.43, Frs. 25.20 and Florins 12.10, per £ sterling. They will be furnished with half-yearly coupons due 15th March and 15th September, payable in London by Messrs. C. J. Hambro & Son and The Union of London & Smiths Bank, Limited; in Copenhagen at the Municipal Treasury; in Hamburg by The Norddeutsche Bank, The Commers and Disconto Bank, Messrs. L. Behrens & Söhne and Messrs. M. M. Warburg & Co.; in Berlin by The Disconto Gesellschaft, The Dresdner Bank and The Commers and Disconto Bank; in Amsterdam by Messrs. Hope & Co., and in Zurich, Geneva and Basle at the Offices of the Swiss Bankverein, also in Basle by Messrs. Von Speyer & Co.

The object of the present loan is to provide funds for the building of a new hospital, for new schools, market buildings, electric power station, and other municipal requirements.

The population of the City is estimated at 448,000 persons, being an increase of 70,000 since 1901.

The latest official statistics, published in 1909 (the figures being converted at the exchange of 13 Kr. per £) show that:—

The assets of the City were valued in 1908 at £10,888,936, of which property valued at £7,751,000 produces an annual income. The funded debt of the City on that date amounted to £7,385,000.

The income of the City for the year 1908 amounted to £1,476,412, and the sum required to meet the payment of interest and redemption in respect of all outstanding loans, excluding the present issue, was £339,640.

Letters of allotment will be issued to allottees, and payment in full may be made on allotment or on any subsequent day, except Saturdays, under discount at the rate of ½ per cent. per annum.

Bonds can be registered in the names of the owners at Copenhagen, the coupons remaining payable to bearer, and be again transferred to bearer; or Bonds with coupons attached may be deposited with the Corporation in Copenhagen against receipt, the interest being remitted through the different agents. No charge will be made for the issue of such certificates, and applicants are requested to state if they require such inscriptions.

Drawn Bonds will be paid off at par in London in pounds sterling, and on the Continent at the Exchanges fixed on the Bond. No interest will be paid on drawn Bonds after the date fixed for payment. Drawn Bonds, when presented for payment, must be accompanied by all unmatured Coupons. The amount of any missing Coupon will be deducted from the amount of the Bond.

Application for the Bonds should be made on the prescribed form and be accompanied by the requisite deposit on the amount applied for.

Should no allotment be made, the deposit will be returned in full, and where the allotment is less than the amount applied for, the balance of the deposit will be retained towards the instalment payable on allotment, and any excess will be returned to the applicant.

In exchange for Letters of Allotment, Scrip Certificates to Bearer will be issued, and Definite Bonds with half-yearly Coupons attached will be exchanged as soon as ready against fully-paid Scrip Certificates.

Failure to pay any instalment renders all previous payments liable to forfeiture.

London: 70 Old Broad Street, E.C.
March 12th, 1910.

2 Princes Street, E.C.

CINDERELLA DEEP, LIMITED

(Incorporated in the Transvaal.)

THE following is a résumé of a statement issued to Shareholders:—

The present mining area of the Cinderella Deep property is 289 claims, with a reduction plant (installed and producing) of 100 stamps, and equivalent cyanide works, plant, and machinery. With the incorporation of the additional areas provided for in the scheme, the property of the amalgamated company will be enlarged to approximately 2,092 claims. The consideration to be given by the Company for the claims and other assets to be acquired is as follows:

There will accrue from the issue of the 250,000 shares, £500,000; from the Debenture issue, £475,000; and cash from the Rand Central, Ltd., say, £130,000; or a total of £1,105,000.

From this must be deducted cash payable to Vendors, £222,350; debt of Cinderella Deep, Limited, say, £200,000; and debt of Leeuwpoot G.M. Company, Limited, say, £1,600 423,950

Cash remaining in hand for Working Capital ... £681,050

Vendor.	Assets to be acquired.	Purchase Price.	
		In Cash.	In Shares.
South Cinderella Deep, Ltd.	357 claims	£ —	35,700
Rand Central, Ltd.	249 claims and £130,000 in cash	—	200,000
Leeuwpoot G. M. Co., Ltd.	65 claims (with debt of approximately £1,600)	—	23,750
George Albu	655 claims	—	150,000
East Proprietary Deep, Ltd.	120 "	150,000	—
Hercules Deep, Ltd.	238 "	50,000	—
East Rand Proprietary Mines, Ltd.	16.47 "	15,000	—
G. Sonn	17 "	3,400	—
M. Ginsberg	8 "	3,200	—
M. Celliers93 of a claim	750	—
Mining Leases Board	45.85 claims Rand Central W.R.	On terms to be arranged with Transvaal Government.	
" "	24.73 claims Boksburg Dam, &c.		
" "	6.11 claims Vogelfontein township		
Total area to be acquired	1,803.09 claims		
Cinderella Deep, Ltd.	289 "		
Total area of new concern	2,092.09 claims	£222,350	409,450

Provision has been made in the Resolutions to be submitted at the Special General Meeting to be held in Johannesburg on May 13, 1910, for an alteration of the Company's name to the more comprehensive one of

"CINDERELLA CONSOLIDATED GOLD MINES, LIMITED,"

and for the increase of the Capital as follows:—

Present Capital	Shares. 500,000
To be issued to Vendors	409,450
To be issued for Working Capital	250,000
(These Shares, which the General Mining and Finance Corporation, Limited, and Johannesburg Consolidated Investment Company, Limited, have agreed to subscribe at £2 per Share will, by arrangement, be offered to Shareholders of the Cinderella Deep, Limited, registered as on April 27 in the proportion of one new Share for every two Shares held, at the price of £2 2s. per Share.)	
Issued Capital	1,159,450

Powers will also be taken to further increase the Capital as follows:—

To meet the conversion of the £500,000 Debenture issue, referred to below, into Shares (at the rate of three Shares for every £10 of Debentures)	150,000
For provision of further Working Capital (if required) and/or other purposes	190,550

Total authorised Capital	1,500,000
It is also proposed to create and issue 5½ First Mortgage Debentures to the amount of	£500,000

These Debentures, which the General Mining and Finance Corporation, Limited, and Johannesburg Consolidated Investment Company, Limited, have agreed to subscribe at 95 per cent., will, by arrangement, be offered at par to Shareholders of the Cinderella Deep, Limited, registered on April 27 in the proportion of £10 Debentures for every 10 Shares held.

The Debentures will be issued in bonds of £10, £50, and £100, and will be payable in two instalments; 50 per cent. on application, and 50 per cent. on June 1, 1911. Holders of fully-paid Debentures will be entitled during a period ending June 1, 1913, to convert their Debentures into fully-paid Shares of the Company at the rate of three Shares for every £10 Debenture. Redemption will take place by annual drawings of £25,000, commencing in the year 1915.

The report of Mr. B. Kopelowitz, the Technical Adviser to the Company, sets forth the proposals which have been formulated for the development of the amalgamated area. Two new shafts are to be sunk and connected with the workings from the existing vertical shaft on the Cinderella Deep property. In all probability a new mill will be installed on the ground to be acquired, in addition to which the existing reduction plant of 100 heavy stamps may be augmented. The intention is to proceed energetically with shaft sinking and development, with a view to opening up a sufficiently large tonnage of reef to warrant, in the first instance, the plant being increased to a capacity of 1,200,000 tons per annum, and, later on, to 2,500,000 tons per annum. In the opinion of the Technical Adviser, the data gained from the mining operations of the Cinderella Deep, and in the development of the mines to the north, indicates that the satisfactory values there met with will extend into the new mining area to be acquired by the Company. During 1909, the Cinderella Deep crushed 157,548 tons, which gave an average recovery value of about 29s. 3d. per ton. The Technical Adviser estimates that the ore contained in the combined area of the Consolidated Company to be in excess of 50,000,000 tons; the average value (as standing in the mine), when mining and milling on a moderate basis, being probably about 27s. 6d. per ton. This latter figure is likely to be reduced when crushing on the large scale which it is intended to attain, but the inclusion of the low grade ore to be sent to the mill under such conditions will be more than justified by the reduction in working costs. It is confidently anticipated, by both the Technical Adviser and the Manager of the Company, that the profit will not be less than 10s. per ton milled, which, with a plant capable of crushing 1,200,000 tons per annum, would mean an annual profit of about £600,000, and with the projected treatment of 2,500,000 tons per annum, would yield an annual profit exceeding £1,000,000. The Consolidated Company will commence its existence with an up-to-date plant already in operation, development work in progress, an enormous extent of valuable mining ground, and amply provided with working capital. The prospects of the enlarged Company under such conditions, owning a mining area of over 2,000 claims in the most favoured section of the East Rand, are such as to ensure for it a prosperous career over a prolonged period of years.

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